

## **Exhibit G**

**DORIS H. MENDES**  
171 BRIDGE ST.  
DEDHAM, MA 02025

Date 6-12-01

Pay to the Order of Gray Abbott Inc. Realties \$ 1,000.00  
One thousand and 00/100 Dollars

**CITIZENS BANK**  
Massachusetts

For Doris H. Mendes

⑆ 1145 70000 886000 ⑈

107687102-0

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METROPOLITAN CREDIT UNION  
PO BOX 9100  
CHELSEA, MA 02150-9100  
PHONE NO. 800-225-5908

DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026-1740

107687118-0 JAN 01, 2001 JAN 31, 2001

476232JUN2701 10000.04247%15.500

\*\*\* GREAT RATES AVAILABLE ON NEW AND USED AUTOS! APPLY FOR A \*\*\*  
\*\*\* METRO AUTO LOAN AT 800-225-5908 AND GET PRE-APPROVED \*\*\*  
\*\*\* TODAY FOR PRESIDENTS' DAY SHOPPING! \*\*\*

2001 DIVIDENDS EARNED-----1.52 INTEREST PAID ON LOANS-----59.13

0104	1	SHARE ACCOUNT PREVIOUS BALANCE		415.13
		PAYROLL-DEDUCTION	35.00	450.13
0111		99801 PACIFIC COM SYS	35.00	485.13
0118		99801 PACIFIC COM SYS	35.00	520.13
0125		99801 PACIFIC COM SYS	35.00	555.13
0131		99801 PACIFIC COM SYS	1.05	556.18
		D I V I D E N D * P A I D		
		FOR 1/1/01 THROUGH 1/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
		EARNED OF 2.55% BASED ON AVERAGE DAILY BALANCE OF \$489.65		

0104	5	CHRISTMAS CLUB PREVIOUS BALANCE		195.61
		PAYROLL-DEDUCTION	15.00	210.61
0111		99801 PACIFIC COM SYS	15.00	225.61
0118		99801 PACIFIC COM SYS	15.00	240.61
0125		99801 PACIFIC COM SYS	15.00	255.61
0131		99801 PACIFIC COM SYS	.47	256.00
		D I V I D E N D * P A I D		
		FOR 1/1/01 THROUGH 1/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
		EARNED OF 2.46% BASED ON AVERAGE DAILY BALANCE OF \$227.55		

0102	1	ACCOUNT PREVIOUS BALANCE		5,092.34
		INSURANCE PREMIUM	10.85	5,103.19
0104		A	MDL INSUR	
		PAYROLL-DEDUCTION	100.00	5,018.33
0111		99801 PACIFIC COM SYS	100.00	4,933.25
0118		99801 PACIFIC COM SYS	100.00	4,847.91
0125		99801 PACIFIC COM SYS	100.00	4,762.32
		99801 PACIFIC COM SYS		

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107687118-0 FEB 01, 2001 FEB 28, 2001

DORIS H MENDES  
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442765AU60101 10000.04247%15.500

\*\*\* METRO OFFERS A WIDE RANGE OF FINANCIAL PRODUCTS AND \*\*\*  
\*\*\* SERVICES - VISIT US ONLINE AT WWW.METROCREDITUNION.ORG \*\*\*  
\*\*\* TO LEARN MORE ABOUT METRO OR TO APPLY FOR A LOAN! \*\*\*

2001 DIVIDENDS EARNED-----2.60 INTEREST PAID ON LOANS-----114.32

	1	SHARE ACCOUNT PREVIOUS BALANCE		556.18
0201		PAYROLL-DEDUCTION	35.00	591.18
		99801 ALL TIME		
0208		PAYROLL-DEDUCTION	35.00	626.18
		99801 ALL TIME		
0208		SHARE WITHDRAWAL	500.00-	126.18
0215		SHARE DEPOSIT	150.00	276.18
		ALL TIME 99801		
0222		SHARE DEPOSIT	150.00	426.18
		ALL TIME 99801		
0223		TRANSFER DECREASE	15.00-	411.18
		TO SHARE ACCOUNT: 107687118-0.5	15.00-	396.18
02230222		TRANSFER DECREASE		
		TO SHARE ACCOUNT: 107687118-0.5	100.00-	296.18
02230215		TRANSFER DECREASE		
		TO LOAN ACCOUNT: 107687118-0.1	100.00-	196.18
02230222		TRANSFER DECREASE		
		TO LOAN ACCOUNT: 107687118-0.1		
0228		D I V I D E N D * P A I D	.55	196.73
		FOR 2/1/01 THROUGH 2/28/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
		EARNED OF 2.54% BASED ON AVERAGE DAILY BALANCE OF \$235.82		

	5	CHRISTMAS CLUB PREVIOUS BALANCE		256.08
0201		PAYROLL-DEDUCTION	15.00	271.08
		99801 ALL TIME		
0208		PAYROLL-DEDUCTION	15.00	286.08
		99801 ALL TIME		
0223		TRANSFER INCREASE	15.00	301.08
		FROM SHARE ACCOUNT: 107687118-0.1		
02230222		TRANSFER INCREASE	15.00	316.08
		FROM SHARE ACCOUNT: 107687118-0.1		
0228		D I V I D E N D * P A I D	.53	316.61
		FOR 2/1/01 THROUGH 2/28/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
		EARNED OF 2.43% BASED ON AVERAGE DAILY BALANCE OF \$237.15		

	1	ACCOUNT PREVIOUS BALANCE	100.00	14.16	4,762.32
0201		PAYROLL-DEDUCTION			4,626.48
		99801 ALL TIME	10.14		4,686.62
0201		INSURANCE PREMIUM			
		IN	100.00	13.93	4,600.55
0208		PAYROLL-DEDUCTION			
		99801 ALL TIME			
02230215		PAYMENT--SHARE/LOAN TRANSFER	100.00	13.68	4,514.23
		FROM SHARE ACCOUNT: 107687118-0.1			
02230222		PAYMENT--SHARE/LOAN TRANSFER	100.00	13.42	4,427.65
		FROM SHARE ACCOUNT: 107687118-0.1			

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METROPOLITAN CREDIT UNION  
PO BOX 9100  
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PHONE NO. 800-225-5908

107687118-0 MAR 01, 2001 MAR 31, 2001

DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026-1740

408825SEP1201 10000.04247%15.500

- NEED TO GET AWAY? A METRO VACATION CLUB ACCOUNT CAN HELP
- YOU DO JUST THAT! CAN'T WAIT? A METRO VACATION LOAN CAN
- ALLOW YOU TO GO TODAY! CALL 800-225-5908 AND SIGN UP TODAY! •

2001 DIVIDENDS EARNED-----3.55 INTEREST PAID ON LOANS-----165.49

	1	SHARE ACCOUNT PREVIOUS BALANCE		196.73	
0301		PAYROLL-DEDUCTION	35.00	231.73	
		99801 ALL TIME			
0301		SHARE WITHDRAWAL	200.00-	31.73	
0308		PAYROLL-DEDUCTION	35.00	66.73	
		99801 ALL TIME			
0315		PAYROLL-DEDUCTION	35.00	101.73	
		99801 ALL TIME			
0322		PAYROLL-DEDUCTION	35.00	136.73	
		99801 ALL TIME			
0329		SHARE DEPOSIT	150.00	286.73	
		DEUTSCHES ALTEN99801			
0331		D I V I D E N D * P A I D	.22	286.95	
		FOR 3/1/01 THROUGH 3/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD			
		EARNED OF 2.60% BASED ON AVERAGE DAILY BALANCE OF \$100.92			
	5	CHRISTMAS CLUB PREVIOUS BALANCE		316.61	
0301		PAYROLL-DEDUCTION	15.00	331.61	
		99801 ALL TIME			
0308		PAYROLL-DEDUCTION	15.00	346.61	
		99801 ALL TIME			
0315		PAYROLL-DEDUCTION	15.00	361.61	
		99801 ALL TIME			
0322		PAYROLL-DEDUCTION	15.00	376.61	
		99801 ALL TIME			
0331		D I V I D E N D * P A I D	.73	377.34	
		FOR 3/1/01 THROUGH 3/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD			
		EARNED OF 2.45% BASED ON AVERAGE DAILY BALANCE OF \$354.35			
	1	ACCOUNT PREVIOUS BALANCE			4,427.65
0301		PAYROLL-DEDUCTION	100.00	13.16	4,340.81
		99801 ALL TIME			
0301		INSURANCE PREMIUM		9.43	4,350.24
		MDL INSUR			
0308		PAYROLL-DEDUCTION	100.00	12.93	4,263.17
		99801 ALL TIME			
0315		PAYROLL-DEDUCTION	100.00	12.67	4,175.84
		99801 ALL TIME			
0322		PAYROLL-DEDUCTION	100.00	12.41	4,088.25
		99801 ALL TIME			

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DEDHAM MA 02026-1740

107687118-0 APR 01, 2001 APR 30, 2001

3756350CT2401 10000.04247%15.500

\*\* TAKE ADVANTAGE OF METRO'S LOW LOAN RATES! IF YOU ARE \*\*  
\*\* PURCHASING A CAR, BUYING A HOME, TAKING A VACATION OR \*\*  
\*\* PAYING FOR COLLEGE, PUT METRO'S LOW RATES TO WORK FOR YOU! \*\*

2001 DIVIDENDS EARNED-----5.09 INTEREST PAID ON LOANS-----224.88

04030329	1	SHARE ACCOUNT PREVIOUS BALANCE		286.95
		TRANSFER DECREASE	15.00-	271.95
		TO SHARE ACCOUNT: 107687118-0.5	35.00	306.95
0405		PAYROLL-DEDUCTION		
		99801 DEUTSCHES ALTENH	35.00	341.95
0412		PAYROLL-DEDUCTION		
		99801 DEUTSCHES ALTENH	35.00	376.95
0419		PAYROLL-DEDUCTION		
		99801 DEUTSCHES ALTENH	35.00	411.95
0426		PAYROLL-DEDUCTION		
		99801 DEUTSCHES ALTENH	.70	412.65
0430		D I V I D E N D * P A I D		
		FOR 4/1/01 THROUGH 4/30/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
		EARNED OF 2.54% BASED ON AVERAGE DAILY BALANCE OF \$338.62		
04030329	5	CHRISTMAS CLUB PREVIOUS BALANCE		377.34
		TRANSFER INCREASE	15.00	392.34
		FROM SHARE ACCOUNT: 107687118-0.1	15.00	407.34
0405		PAYROLL-DEDUCTION		
		99801 DEUTSCHES ALTENH	15.00	422.34
0412		PAYROLL-DEDUCTION		
		99801 DEUTSCHES ALTENH	15.00	437.34
0419		PAYROLL-DEDUCTION		
		99801 DEUTSCHES ALTENH	15.00	452.34
0426		PAYROLL-DEDUCTION		
		99801 DEUTSCHES ALTENH	.84	453.18
0430		D I V I D E N D * P A I D		
		FOR 4/1/01 THROUGH 4/30/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
		EARNED OF 2.45% BASED ON AVERAGE DAILY BALANCE OF \$422.34		

04020401	1	ACCOUNT PREVIOUS BALANCE		4,088.25
		INSURANCE PREMIUM	8.71	4,096.96
		A	MDL INSUR	
0405		PAYROLL-DEDUCTION	100.00 24.32	4,021.28
		99801 DEUTSCHES ALTENH		
0412		PAYROLL-DEDUCTION	100.00 11.95	3,933.23
		99801 DEUTSCHES ALTENH		
0419		PAYROLL-DEDUCTION	100.00 11.69	3,844.92
		99801 DEUTSCHES ALTENH		
0426		PAYROLL-DEDUCTION	100.00 11.43	3,756.35
		99801 DEUTSCHES ALTENH		

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DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026-1740

107687118-0 MAY 01, 2001 MAY 31, 2001

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321765DEC1901 10000.04247%15.500

\*\*\* MORTGAGE FINANCING - A SMART INVESTMENT AT METRO! \*\*\*  
\*\*\* LOW RATES AND MANY PROGRAMS AVAILABLE. \*\*\*  
\*\*\* CALL 800-225-5908 TODAY FOR MORE INFORMATION! \*\*\*

2001 DIVIDENDS EARNED-----7.14 INTEREST PAID ON LOANS-----278.18

0503	1 SHARE ACCOUNT PREVIOUS BALANCE		412.65
	PAYROLL-DEDUCTION	35.00	447.65
0510	99801 DEUTSCHES ALTENH	35.00	482.65
0517	PAYROLL-DEDUCTION	35.00	517.65
0524	99801 DEUTSCHES ALTENH	35.00	552.65
0531	PAYROLL-DEDUCTION	70.00	622.65
0531	99801 DEUTSCHES ALTENH	350.00-	272.65
0531	SHARE WITHDRAWAL	1.05	273.70
	D I V I D E N D * P A I D		
	FOR 5/1/01 THROUGH 5/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
	EARNED OF 2.54% BASED ON AVERAGE DAILY BALANCE OF \$491.68		
0503	5 CHRISTMAS CLUB PREVIOUS BALANCE		453.18
	PAYROLL-DEDUCTION	15.00	468.18
0510	99801 DEUTSCHES ALTENH	15.00	483.18
0517	PAYROLL-DEDUCTION	15.00	498.18
0524	99801 DEUTSCHES ALTENH	15.00	513.18
0531	PAYROLL-DEDUCTION	30.00	543.18
0531	99801 DEUTSCHES ALTENH	1.00	544.18
	D I V I D E N D * P A I D		
	FOR 5/1/01 THROUGH 5/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
	EARNED OF 2.44% BASED ON AVERAGE DAILY BALANCE OF \$487.05		

0501	1 ACCOUNT PREVIOUS BALANCE			3,756.35
	INSURANCE PREMIUM		8.00	3,764.35
0503	A PAYROLL-DEDUCTION		MDL INSUR	
	99801 DEUTSCHES ALTENH	100.00	11.18	3,675.53
0510	PAYROLL-DEDUCTION	100.00	10.93	3,586.46
0517	99801 DEUTSCHES ALTENH	100.00	10.66	3,497.12
0524	PAYROLL-DEDUCTION	100.00	10.40	3,407.52
0531	99801 DEUTSCHES ALTENH	200.00	10.13	3,217.65
	PAYROLL-DEDUCTION			
	99801 DEUTSCHES ALTENH			

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DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026-1740

107687118-0 JUN 01, 2001 JUN 30, 2001

296179JAN2302 10000.04247%15.500

\*\*\* METRONET OFFERS HOME BANKING  
\*\*\* AND BILL PAYMENT SERVICES AT  
\*\*\* WWW.METROCREDITUNION.ORG.

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2001 DIVIDENDS EARNED-----8.91 INTEREST PAID ON LOANS-----315.47

0607	1	SHARE ACCOUNT PREVIOUS BALANCE		273.70	
		PAYROLL-DEDUCTION	35.00	308.70	
		99801 DEUTSCHES ALTENH			
0621		PAYROLL-DEDUCTION	35.00	343.70	
		99801 DEUTSCHES ALTENH			
0628		PAYROLL-DEDUCTION	35.00	378.70	
		99801 DEUTSCHES ALTENH			
0630		D I V I D E N D * P A I D	.65	379.35	
		FOR 6/1/01 THROUGH 6/30/01 WHICH IS AN ANNUAL PERCENTAGE YIELD			
		EARNED OF 2.55% BASED ON AVERAGE DAILY BALANCE OF \$313.37			
0607	5	CHRISTMAS CLUB PREVIOUS BALANCE		544.18	
		PAYROLL-DEDUCTION	15.00	559.18	
		99801 DEUTSCHES ALTENH			
0621		PAYROLL-DEDUCTION	15.00	574.18	
		99801 DEUTSCHES ALTENH			
0628		PAYROLL-DEDUCTION	15.00	589.18	
		99801 DEUTSCHES ALTENH			
0630		D I V I D E N D * P A I D	1.12	590.30	
		FOR 6/1/01 THROUGH 6/30/01 WHICH IS AN ANNUAL PERCENTAGE YIELD			
		EARNED OF 2.46% BASED ON AVERAGE DAILY BALANCE OF \$561.18			
0601	1	ACCOUNT PREVIOUS BALANCE		3,217.65	
		INSURANCE PREMIUM	6.85	3,224.50	
		A			
		MDL INSUR	100.00	9.59	3,134.09
0607		PAYROLL-DEDUCTION			
		99801 DEUTSCHES ALTENH			
0621		PAYROLL-DEDUCTION	100.00	18.63	3,052.72
		99801 DEUTSCHES ALTENH			
0628		PAYROLL-DEDUCTION	100.00	9.07	2,961.79
		99801 DEUTSCHES ALTENH			

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107687118-0 JUL 01, 2001 JUL 31, 2001

DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026-1740

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260175FEE2702 10000.04247%15.500

\*\*\* METRO'S CHECK CARD (DEBIT CARD) OFFERS MORE CONVENIENCE \*\*\*  
\*\*\* THAN AN ATM CARD. IT CAN BE USED AT ANY ATM OR LOCATION \*\*\*  
\*\*\* WHERE VISA IS ACCEPTED. \*\*\*

2001 DIVIDENDS EARNED-----11.14 INTEREST PAID ON LOANS-----349.12

0705	1	SHARE ACCOUNT PREVIOUS BALANCE		379.35
		PAYROLL-DEDUCTION	35.00	414.35
0712		99801 DEUTSCHES ALTENH	35.00	449.35
		PAYROLL-DEDUCTION		
0719		99801 DEUTSCHES ALTENH	35.00	484.35
		PAYROLL-DEDUCTION		
0726		99801 DEUTSCHES ALTENH	35.00	519.35
		PAYROLL-DEDUCTION		
0731		99801 DEUTSCHES ALTENH		520.31
		DIVIDEND * PAID	.96	
		FOR 7/1/01 THROUGH 7/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
		EARNED OF 2.54% BASED ON AVERAGE DAILY BALANCE OF \$449.35		

0705	5	CHRISTMAS CLUB PREVIOUS BALANCE		590.30
		PAYROLL-DEDUCTION	15.00	605.30
0712		99801 DEUTSCHES ALTENH	15.00	620.30
		PAYROLL-DEDUCTION		
0719		99801 DEUTSCHES ALTENH	15.00	635.30
		PAYROLL-DEDUCTION		
0726		99801 DEUTSCHES ALTENH	15.00	650.30
		PAYROLL-DEDUCTION		
0731		99801 DEUTSCHES ALTENH		651.57
		DIVIDEND * PAID	1.27	
		FOR 7/1/01 THROUGH 7/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
		EARNED OF 2.44% BASED ON AVERAGE DAILY BALANCE OF \$620.30		

0702	1	ACCOUNT PREVIOUS BALANCE		2,961.79
		INSURANCE PREMIUM	6.31	2,969.10
0705		A	MDL INSUR	
		PAYROLL-DEDUCTION	100.00	2,876.91
0712		99801 DEUTSCHES ALTENH	100.00	2,785.46
		PAYROLL-DEDUCTION		
0719		99801 DEUTSCHES ALTENH	100.00	2,693.74
		PAYROLL-DEDUCTION		
0726		99801 DEUTSCHES ALTENH	100.00	2,601.75
		PAYROLL-DEDUCTION		
		99801 DEUTSCHES ALTENH		

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DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026-1740

107687118-0 AUG 01, 2001 AUG 31, 2001

214329 APR 2402 10000.04247%15.500

\*\*\*\*\* GIVE YOURSELF A GIFT FOR THE HOLIDAYS. OPEN \*\*\*\*\*  
\*\*\*\*\* A METRO CHRISTMAS CLUB ACCOUNT AND EXPERIENCE \*\*\*\*\*  
\*\*\*\*\* ZERO HOLIDAY STRESS! \*\*\*\*\*

2001 DIVIDENDS EARNED-----13.20 INTEREST PAID ON LOANS-----385.12

0802	1 SHARE ACCOUNT PREVIOUS BALANCE		520.31
	PAYROLL-DEDUCTION	35.00	555.31
0809	99801 DEUTSCHES ALTENH	35.00	590.31
0814	99801 DEUTSCHES ALTENH	550.00-	40.31
0816	SHARE WITHDRAWAL	35.00	75.31
	PAYROLL-DEDUCTION		
0823	99801 DEUTSCHES ALTENH	35.00	110.31
	PAYROLL-DEDUCTION		
0830	99801 DEUTSCHES ALTENH	35.00	145.31
	PAYROLL-DEDUCTION		
0831	99801 DEUTSCHES ALTENH		
	D I V I D E N D * P A I D	.65	145.96
	FOR 8/1/01 THROUGH 8/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
	EARNED OF 2.55% BASED ON AVERAGE DAILY BALANCE OF \$303.37		

0902	5 CHRISTMAS CLUB PREVIOUS BALANCE		651.57
	PAYROLL-DEDUCTION	15.00	666.57
0609	99801 DEUTSCHES ALTENH	15.00	681.57
0816	99801 DEUTSCHES ALTENH	15.00	696.57
0823	99801 DEUTSCHES ALTENH	15.00	711.57
	PAYROLL-DEDUCTION		
0830	99801 DEUTSCHES ALTENH	15.00	726.57
	PAYROLL-DEDUCTION		
0831	99801 DEUTSCHES ALTENH		
	D I V I D E N D * P A I D	1.41	727.98
	FOR 8/1/01 THROUGH 8/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
	EARNED OF 2.44% BASED ON AVERAGE DAILY BALANCE OF \$687.86		

0801	1 ACCOUNT PREVIOUS BALANCE			2,601.75
	INSURANCE PREMIUM		5.54	2,607.29
0802	99801 DEUTSCHES ALTENH	100.00	7.74	2,515.03
0809	99801 DEUTSCHES ALTENH	100.00	7.48	2,422.51
0816	99801 DEUTSCHES ALTENH	100.00	7.20	2,329.71
0823	99801 DEUTSCHES ALTENH	100.00	6.93	2,235.64
0830	99801 DEUTSCHES ALTENH	100.00	6.65	2,143.29
	99801 DEUTSCHES ALTENH			

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1972550CT0801 10000.04247%15.500

\*\*\*\*\* METRO OFFERS CHECKING AND SAVINGS ACCOUNTS WITH NO \*\*\*\*\*  
\*\*\*\*\* MONTHLY SERVICE FEE FOR MEMBERS 18 AND YOUNGER OR 65 \*\*\*\*\*  
\*\*\*\*\* AND OLDER - CALL 800-225-5908. \*\*\*\*\*

2001 DIVIDENDS EARNED-----15.32 INTEREST PAID ON LOANS-----409.81

0906	1	SHARE ACCOUNT PREVIOUS BALANCE		145.96	
		PAYROLL-DEDUCTION	35.00	180.96	
		99801 DEUTSCHES ALTENH			
0913		PAYROLL-DEDUCTION	135.00	315.96	
		99801 DEUTSCHES ALTENH			
0920		PAYROLL-DEDUCTION	135.00	450.96	
		99801 DEUTSCHES ALTENH			
0927		PAYROLL-DEDUCTION	35.00	485.96	
		99801 DEUTSCHES ALTENH			
0930		DIVIDEND * PAID	.62	486.58	
		FOR 9/1/01 THROUGH 9/30/01 WHICH IS AN ANNUAL PERCENTAGE YIELD			
		EARNED OF 2.55% BASED ON AVERAGE DAILY BALANCE OF \$298.96			
	5	CHRISTMAS CLUB PREVIOUS BALANCE		727.98	
0906		PAYROLL-DEDUCTION	15.00	742.98	
		99801 DEUTSCHES ALTENH			
0913		PAYROLL-DEDUCTION	15.00	757.98	
		99801 DEUTSCHES ALTENH			
0920		PAYROLL-DEDUCTION	15.00	772.98	
		99801 DEUTSCHES ALTENH			
0927		PAYROLL-DEDUCTION	15.00	787.98	
		99801 DEUTSCHES ALTENH			
0930		DIVIDEND * PAID	1.50	789.48	
		FOR 9/1/01 THROUGH 9/30/01 WHICH IS AN ANNUAL PERCENTAGE YIELD			
		EARNED OF 2.44% BASED ON AVERAGE DAILY BALANCE OF \$754.98			
	1	ACCOUNT PREVIOUS BALANCE			2,143.29
0904		INSURANCE PREMIUM		4.57	2,147.86
		A		MDL INSUR	
0906		PAYROLL-DEDUCTION	100.00	6.37	2,054.23
		99801 DEUTSCHES ALTENH			
0927		PAYROLL-DEDUCTION	100.00	18.32	1,972.55
		99801 DEUTSCHES ALTENH			

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METROPOLITAN CREDIT UNION  
PO BOX 9100  
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PHONE NO. 800-225-5908

107687118-0 OCT 01, 2001 OCT 31, 2001

DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026-1740

1

159857NOV1901 10000.04247%15.500

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2001 DIVIDENDS EARNED-----16.64 INTEREST PAID ON LOANS-----431.63

1004	1	SHARE ACCOUNT PREVIOUS BALANCE		486.58
		PAYROLL-DEDUCTION	35.00	521.58
1011	99801	DEUTSCHES ALTENH	35.00	556.58
1018	99801	DEUTSCHES ALTENH	35.00	591.58
1025	99801	DEUTSCHES ALTENH	35.00	626.58
1031	99801	DEUTSCHES ALTENH	35.00	627.78
		D I V I D E N D * P A I D	1.20	
		FOR 10/1/01 THROUGH 10/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
		EARNED OF 2.55% BASED ON AVERAGE DAILY BALANCE OF \$561.10		

1001	5	CHRISTMAS CLUB PREVIOUS BALANCE		789.48
		SHARE WITHDRAWAL - CHECK	789.48-	.00
1004		CHRISTMAS CLUB ACCOUNT - CHECK ISSUED	15.00	15.00
1011	99801	DEUTSCHES ALTENH	15.00	30.00
1018	99801	DEUTSCHES ALTENH	15.00	45.00
1025	99801	DEUTSCHES ALTENH	15.00	60.00
1031	99801	DEUTSCHES ALTENH	15.00	60.12
		D I V I D E N D * P A I D	.12	
		FOR 10/1/01 THROUGH 10/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
		EARNED OF 2.49% BASED ON AVERAGE DAILY BALANCE OF \$57.40		

1001	1	ACCOUNT PREVIOUS BALANCE		1,972.55
		INSURANCE PREMIUM	4.20	1,976.75
1004		MDL INSUR	100.00	5.87
1011	99801	DEUTSCHES ALTENH	100.00	5.60
1018	99801	DEUTSCHES ALTENH	100.00	5.32
1025	99801	DEUTSCHES ALTENH	100.00	5.03
	99801	DEUTSCHES ALTENH		1,598.57

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METROPOLITAN CREDIT UNION  
PO BOX 9100  
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PHONE NO. 800-225-5908

107687118-0 NOV 01, 2001 NOV 30, 2001

DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026-1740

121874DEC3101 10000.04247%15.500

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2001 DIVIDENDS EARNED-----17.45 INTEREST PAID ON LOANS-----448.40

1101	1	SHARE ACCOUNT PREVIOUS BALANCE	35.00	627.78
		PAYROLL-DEDUCTION		662.78
1108	99801	DEUTSCHES ALTENH	35.00	697.78
		PAYROLL-DEDUCTION		
1109	99801	DEUTSCHES ALTENH	85.00-	612.78
1115		TRANSFER DECREASE 46268	35.00	647.78
		PAYROLL-DEDUCTION		
1120	99801	DEUTSCHES ALTENH	600.00-	47.78
1121		SHARE WITHDRAWAL	35.00	82.78
		PAYROLL-DEDUCTION		
1130	99801	DEUTSCHES ALTENH	.65	83.43
		D I V I D E N D * P A I D		
		FOR 11/1/01 THROUGH 11/30/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
		EARNED OF 1.75% BASED ON AVERAGE DAILY BALANCE OF \$455.78		

1101	5	CHRISTMAS CLUB PREVIOUS BALANCE	15.00	60.12
		PAYROLL-DEDUCTION		75.12
1108	99801	DEUTSCHES ALTENH	15.00	90.12
		PAYROLL-DEDUCTION		
1115	99801	DEUTSCHES ALTENH	15.00	105.12
		PAYROLL-DEDUCTION		
1121	99801	DEUTSCHES ALTENH	15.00	120.12
		PAYROLL-DEDUCTION		
1130	99801	DEUTSCHES ALTENH	.16	120.28
		D I V I D E N D * P A I D		
		FOR 11/1/01 THROUGH 11/30/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
		EARNED OF 2.01% BASED ON AVERAGE DAILY BALANCE OF \$97.62		

1101	1	ACCOUNT PREVIOUS BALANCE	100.00	4.75	1,598.57
		PAYROLL-DEDUCTION			1,503.32
1101	99801	DEUTSCHES ALTENH	3.40		1,506.72
		INSURANCE PREMIUM	MDL INSUR		
1108			100.00	4.48	1,411.20
		PAYROLL-DEDUCTION			
1115	99801	DEUTSCHES ALTENH	100.00	4.19	1,315.39
		PAYROLL-DEDUCTION			
1121	99801	DEUTSCHES ALTENH	100.00	3.35	1,218.74
		PAYROLL-DEDUCTION			
		99801			

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METROPOLITAN CREDIT UNION  
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PHONE NO. 800-225-5908

DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026-1740

107687118-0 DEC 01, 2001 DEC 31, 2001

83832FEB1102 10000.04247%15.500

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••

2001 DIVIDENDS EARNED-----17.87		INTEREST PAID ON LOANS-----465.38	
1203	1 ACCOUNT PREVIOUS BALANCE	83.43	1,218.74
	INSURANCE PREMIUM		1,221.34
	.A	2.60	
		MDL INSUR	
1206	PAYROLL-DEDUCTION	100.00	7.77 1,129.11
	99801 DEUTSCHES ALTENH		
1206	PAYROLL-DEDUCTION	35.00	118.43
	99801 DEUTSCHES ALTENH		
1213	PAYROLL-DEDUCTION		100.00 3.36 1,032.47
	99801 DEUTSCHES ALTENH		
1213	PAYROLL-DEDUCTION	35.00	153.43
	99801 DEUTSCHES ALTENH		
1220	PAYROLL-DEDUCTION		100.00 3.07 935.54
	99801 DEUTSCHES ALTENH		
1220	PAYROLL-DEDUCTION	35.00	188.43
	99801 DEUTSCHES ALTENH		
1227	PAYROLL-DEDUCTION		100.00 2.78 838.32
	99801 DEUTSCHES ALTENH		
1227	PAYROLL-DEDUCTION	35.00	223.43
	99801 DEUTSCHES ALTENH		
1231	D I V I D E N D * P A I D	.16	223.59
	FOR 12/1/01 THROUGH 12/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
	EARNED OF 1.27% BASED ON AVERAGE DAILY BALANCE OF \$148.91		
5 CHRISTMAS CLUB PREVIOUS BALANCE		120.28	
1206	PAYROLL-DEDUCTION	15.00	135.28
	99801 DEUTSCHES ALTENH		
1213	PAYROLL-DEDUCTION	15.00	150.28
	99801 DEUTSCHES ALTENH		
1220	PAYROLL-DEDUCTION	15.00	165.28
	99801 DEUTSCHES ALTENH		
1227	PAYROLL-DEDUCTION	15.00	180.28
	99801 DEUTSCHES ALTENH		
1231	D I V I D E N D * P A I D	.26	180.54
	FOR 12/1/01 THROUGH 12/31/01 WHICH IS AN ANNUAL PERCENTAGE YIELD		
	EARNED OF 2.08% BASED ON AVERAGE DAILY BALANCE OF \$148.34		

107687118-0

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03/25/01

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171 BRIDE ST  
DEDHAM MA 02026

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SAVINGS	BEGINNING BALANCE	DEPOSITS, OTHER CREDITS	WITHDRAWALS, OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY & OTHER FEES	ENDING BALANCE
943973-4466	5.78	.00	.00	.00	.00	5.78

ACCOUNT NO. 943973-4466 BASIC SAVINGS PERIOD 12/26/00 THROUGH 03/25/01  
FLEET TELEPHONE BANKING ACCESS CODE 4622  
ANNUAL PERCENTAGE YIELD EARNED THIS PERIOD .70 %  
INTEREST EARNED THIS PERIOD FOR 90 DAYS .01

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
01-25			SC AVG BALANCE = 5
02-23			SC AVG BALANCE = 5
03-23			SC AVG BALANCE = 5





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04/30/01

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DEDHAM MA 02026

SAVINGS	BEGINNING BALANCE	DEPOSITS, OTHER CREDITS	WITHDRAWALS, OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY & OTHER FEES	ENDING BALANCE
943973-4466	5.78	1090.56	889.00	.18	5.00	202.52

ACCOUNT NO. 943973-4466 BASIC SAVINGS  
FLEET TELEPHONE BANKING ACCESS CODE 4622  
ANNUAL PERCENTAGE YIELD EARNED THIS PERIOD  
INTEREST EARNED THIS PERIOD FOR 36 DAYS  
2001 INTEREST PAID YEAR TO DATE

PERIOD 03/26/01 THROUGH 04/30/01

.98 %  
.22  
.18

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
04-17		680.56	DEPOSIT-ATM 1665 VFW PARKWAY WEST ROXBURY MA
04-19		410.00	DEPOSIT-ATM ROUTE 44 RAYNHAM MA
04-19	200.00		ATM WITHDRAWAL (01)
04-23	141.00		ATM NETWORK WITHDRAWAL (02)
04-23	101.00		ATM NETWORK WITHDRAWAL (03)
04-23	1.50		ATM NETWORK FEE
04-23	1.50		ATM NETWORK FEE
04-24	61.00		ATM NETWORK WITHDRAWAL (04)
04-24	1.50		ATM NETWORK FEE
04-25	200.00		RETURNED DEPOSITED ITEM
04-25	5.00		RETURNED DEPOSIT ITEM FEE
04-25		.18	INTEREST PERIOD 03-26-01 TO 04-25-01 AVERAGE BALANCE 216.42 INTEREST RATE .999 %

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DEDHAM MA 02026

ACCOUNT NO. 943973-4466 CONTINUED PERIOD 03/26/01 THROUGH 04/30/01

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
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04-25			SC AVG BALANCE = 216
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## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
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04-26	40.00		ATM WITHDRAWAL (05)
04-26	.50		MINI - STATEMENT FEE
04-26	1.00		MINI - STATEMENT FEE
04-27	40.00		ATM WITHDRAWAL (06)
04-30	60.00		ATM WITHDRAWAL (07)
04-30	40.00		ATM WITHDRAWAL (08)

## - ATM/POS/SELECT LOCATIONS -

(01) ROUTE 44 RAYNHAM MA 00987  
 (02) EDS/7-11 W. YARMOUTH MA MA555  
 (03) 907 MAIN ST WALPOLE MA TQ182  
 (04) SHAW'S SHARON SHARON MA CMS41  
 (05) 1415 PROVIDENCE HIGHWAY NORWOOD MA 00937  
 (06) 134 MAHATAN STREET NORWOOD MA 00935  
 (07) 175 MANSFIELD AVE NORTON MA 00930  
 (08) 1665 VFW PARKWAY WEST ROXBURY MA 01136

## - DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04-17	686.34	04-24	588.84	04-27	302.52
04-19	896.34	04-25	384.02	04-30	202.52
04-23	651.34	04-26	342.52		

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05/31/01

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DEDHAM MA 02026

SAVINGS	BEGINNING BALANCE	DEPOSITS, OTHER CREDITS	WITHDRAWALS, OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY & OTHER FEES	ENDING BALANCE
943973-4466	5.78	2475.74	1272.00	.29	5.00	1204.81

ACCOUNT NO. 943973-4466 BASIC SAVINGS  
FLEET TELEPHONE BANKING ACCESS CODE 4622  
ANNUAL PERCENTAGE YIELD EARNED THIS PERIOD  
INTEREST EARNED THIS PERIOD FOR 67 DAYS  
2001 INTEREST PAID YEAR TO DATE

PERIOD 03/26/01 THROUGH 05/31/01

.99 %  
.39  
.29

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
04-17		680.56	DEPOSIT-ATM 1665 VFW PARKWAY WEST ROXBURY MA
04-19		410.00	DEPOSIT-ATM ROUTE 44 RAYNHAM MA
04-19	200.00		ATM WITHDRAWAL (01)
04-23	141.00		ATM NETWORK WITHDRAWAL (02)
04-23	101.00		ATM NETWORK WITHDRAWAL (03)
04-23	1.50		ATM NETWORK FEE
04-23	1.50		ATM NETWORK FEE
04-24	61.00		ATM NETWORK WITHDRAWAL (04)
04-24	1.50		ATM NETWORK FEE
04-25	200.00		RETURNED DEPOSITED ITEM
04-25	5.00		RETURNED DEPOSIT ITEM FEE
04-25		.18	INTEREST
			PERIOD 03-26-01 TO 04-25-01
			AVERAGE BALANCE 216.42
			INTEREST RATE .999 %

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05/31/01

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DEDHAM MA 02026

ACCOUNT NO.	943973-4466	CONTINUED	PERIOD 03/26/01 THROUGH 05/31/01
- ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED			
DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
04-25			SC AVG BALANCE = 216
- DEBITS AND CREDITS -			
DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
04-26	40.00		ATM WITHDRAWAL (05)
04-26	.50		MINI - STATEMENT FEE
04-26	1.00		MINI - STATEMENT FEE
04-27	40.00		ATM WITHDRAWAL (06)
04-30	60.00		ATM WITHDRAWAL (07)
04-30	40.00		ATM WITHDRAWAL (08)
05-03	40.00		ATM WITHDRAWAL (09)
05-07	60.00		ATM WITHDRAWAL (10)
05-16	21.50		ATM NETWORK WITHDRAWAL (11)
05-16	1.50		ATM NETWORK FEE
05-18	40.00		ATM WITHDRAWAL (09)
05-25		.11	INTEREST
			PERIOD 04-26-01 TO 05-25-01
			AVERAGE BALANCE 130.18
			INTEREST RATE .999 %
- ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED			
DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
05-25			SC AVG BALANCE = 130
- DEBITS AND CREDITS -			
DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
05-29		840.09	DEPOSIT-ATM 1857 CENTRE STREET WEST ROXBURY MA

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05/31/01

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ACCOUNT NO. 943973-4466 CONTINUED PERIOD 03/26/01 THROUGH 05/31/01

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
05-29		545.09	DEPOSIT-ATM 47 MAVERICK SQUARE E BOSTON MA
05-29	100.00		ATM WITHDRAWAL (12)
05-29	80.00		ATM WITHDRAWAL (13)
05-29	40.00		ATM WITHDRAWAL (14)

## - ATM/POS/SELECT LOCATIONS -

(01) ROUTE 44 RAYNHAM MA 90987  
(02) EDS/7-11 W. YARMOUTH MA MA555  
(03) 907 MAIN ST WALPOLE MA TQ182  
(04) SHAW'S SHARON SHARON MA CMS41  
(05) 1415 PROVIDENCE HIGHWAY NORWOOD MA 90937  
(06) 134 MAHATAN STREET NORWOOD MA 90935  
(07) 175 MANSFIELD AVE NORTON MA 90930  
(08) 1665 VFW PARKWAY WEST ROXBURY MA 91136  
(09) 1415 PROVIDENCE HWY NORWOOD MA 90936  
(10) 19A EASTERN AVE DEDHAM MA 90464  
(11) 38 VANDERBILT AVE NORWOOD MA MC028  
(12) 1857 CENTRE STREET WEST ROXBURY MA 91139  
(13) 47 MAVERICK SQUARE E BOSTON MA 90506  
(14) 300 VFW PARKWAY DEDHAM MA 90467

## - DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04-17	686.34	04-26	342.52	05-16	79.52
04-19	896.34	04-27	302.52	05-18	39.52
04-23	651.34	04-30	202.52	05-25	39.63
04-24	588.84	05-03	162.52	05-29	1,204.81
04-25	384.02	05-07	102.52		



PAGE 1 OF 5

943973-4466

06/25/01

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SAVINGS	BEGINNING BALANCE	DEPOSITS, OTHER CREDITS	WITHDRAWALS, OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY & OTHER FEES	ENDING BALANCE
943973-4466	5.78	3981.22	3175.00	.69	5.00	807.69

ACCOUNT NO. 943973-4466 BASIC SAVINGS  
FLEET TELEPHONE BANKING ACCESS CODE 4622  
ANNUAL PERCENTAGE YIELD EARNED THIS PERIOD  
INTEREST EARNED THIS PERIOD FOR 92 DAYS  
2001 INTEREST PAID YEAR TO DATE

PERIOD 03/26/01 THROUGH 06/25/01

1.00 %  
.69  
.69

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
04-17		680.56	DEPOSIT-ATM 1665 VFW PARKWAY WEST ROXBURY MA
04-19		410.00	DEPOSIT-ATM ROUTE 44 RAYNHAM MA
04-19	200.00		ATM WITHDRAWAL (01)
04-23	141.00		ATM NETWORK WITHDRAWAL (02)
04-23	101.00		ATM NETWORK WITHDRAWAL (03)
04-23	1.50		ATM NETWORK FEE
04-23	1.50		ATM NETWORK FEE
04-24	61.00		ATM NETWORK WITHDRAWAL (04)
04-24	1.50		ATM NETWORK FEE
04-25	200.00		RETURNED DEPOSITED ITEM
04-25	5.00		RETURNED DEPOSIT ITEM FEE
04-25		.18	INTEREST PERIOD 03-26-01 TO 04-25-01 AVERAGE BALANCE 216.42 INTEREST RATE .999 %

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06/25/01

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ACCOUNT NO. 943973-4466 CONTINUED PERIOD 03/26/01 THROUGH 06/25/01

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
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04-25			SC AVG BALANCE = 216
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## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
------	------------	-------------	-------------

04-26	40.00		ATM WITHDRAWAL (05)
04-26	.50		MINI - STATEMENT FEE
04-26	1.00		MINI - STATEMENT FEE
04-27	40.00		ATM WITHDRAWAL (06)
04-30	60.00		ATM WITHDRAWAL (07)
04-30	40.00		ATM WITHDRAWAL (08)
05-03	40.00		ATM WITHDRAWAL (09)
05-07	60.00		ATM WITHDRAWAL (10)
05-16	21.50		ATM NETWORK WITHDRAWAL (11)
05-16	1.50		ATM NETWORK FEE
05-18	40.00		ATM WITHDRAWAL (09)
05-25		.11	INTEREST
			PERIOD 04-26-01 TO 05-25-01
			AVERAGE BALANCE 130.18
			INTEREST RATE .999 %

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
------	------------	-------------	-------------

05-25			SC AVG BALANCE = 130
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## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
------	------------	-------------	-------------

05-29		840.09	DEPOSIT-ATM 1857 CENTRE STREET WEST ROXBURY MA
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06/25/01

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ACCOUNT NO. 943973-4466

CONTINUED

PERIOD 03/26/01 THROUGH 06/25/01

- DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
05-29		545.09	DEPOSIT-ATM 47 MAVERICK SQUARE E BOSTON MA
05-29	100.00		ATM WITHDRAWAL (12)
05-29	80.00		ATM WITHDRAWAL (13)
05-29	40.00		ATM WITHDRAWAL (14)
06-01	500.00		ATM WITHDRAWAL (15)
06-04	500.00		ATM WITHDRAWAL (16)
06-06	20.00		ATM WITHDRAWAL (17)
06-07	60.00		ATM WITHDRAWAL (18)
06-13		753.32	DEPOSIT-ATM PROVIDENCE TURNPIKE WALPOLE MA
06-13	40.00		ATM WITHDRAWAL (17)
06-15	40.00		ATM WITHDRAWAL (19)
06-18	120.00		ATM WITHDRAWAL (20)
06-18	80.00		ATM WITHDRAWAL (21)
06-20	20.00		ATM WITHDRAWAL (22)
06-21	300.00		ATM WITHDRAWAL (05)
06-21	101.50		ATM NETWORK WITHDRAWAL (11)
06-21	1.50		ATM NETWORK FEE
06-25		752.16	DEPOSIT-ATM 19A EASTERN AVENUE DEDHAM MA
06-25	20.00		ATM WITHDRAWAL (09)
06-25	40.00		ATM WITHDRAWAL (23)
06-25	60.00		ATM WITHDRAWAL (24)
06-25		.40	INTEREST PERIOD 05-26-01 TO 06-25-01 AVERAGE BALANCE 469.15 INTEREST RATE 1.000 %

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ACCOUNT NO. 943973-4466 CONTINUED PERIOD 03/26/01 THROUGH 06/25/01

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE DEBITS (-) CREDITS (+) DESCRIPTION

06-25 SC AVG BALANCE = 469

## - ATM/POS/SELECT LOCATIONS -

(01) ROUTE 44 RAYNHAM MA 90987  
(02) EDS/7-11 W. YARMOUTH MA MA555  
(03) 907 MAIN ST WALPOLE MA TQ182  
(04) SHAW'S SHARON SHARON MA CHS41  
(05) 1415 PROVIDENCE HIGHWAY NORWOOD MA 90937  
(06) 134 NAHATAN STREET NORWOOD MA 90935  
(07) 175 MANSFIELD AVE NORTON MA 90930  
(08) 1665 VFW PARKWAY WEST ROXBURY MA 91136  
(09) 1415 PROVIDENCE HWY NORWOOD MA 90936  
(10) 19A EASTERN AVE DEDHAM MA 90464  
(11) 38 VANDERBILT AVE NORWOOD MA MC028  
(12) 1857 CENTRE STREET WEST ROXBURY MA 91139  
(13) 47 MAVERICK SQUARE E BOSTON MA 90506  
(14) 300 VFW PARKWAY DEDHAM MA 90467  
(15) PROVIDENCE TPK WALPOLE MA 91156  
(16) 692 DEPOT STREET EASTON MA 90528  
(17) PROVIDENCE TURNPIKE WALPOLE MA 91157  
(18) 134 NAHATAN STREET NORWOOD MA 90934  
(19) 16 SCHOOL STREET FOXBORO MA 90559  
(20) 420 PROVIDENCE HIGHWAY WESTWOOD MA 91247  
(21) 355 N. MAIN ST MANSFIELD MA 90736  
(22) 31 PROVIDENCE HIGHWAY WESTWOOD MA 91246  
(23) 858 WASHINGTON STREET DEDHAM MA 90473  
(24) 19A EASTERN AVENUE DEDHAM MA 90463

## - DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04-17	686.34	04-19	896.34	04-23	651.34

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ACCOUNT NO. 943973-4466 CONTINUED PERIOD 03/26/01 THROUGH 06/25/01

## - DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04-24	588.84	05-16	79.52	06-07	124.81
04-25	384.02	05-18	39.52	06-13	838.13
04-26	342.52	05-25	39.63	06-15	798.13
04-27	302.52	05-29	1,204.81	06-18	598.13
04-30	202.52	06-01	704.81	06-20	578.13
05-03	162.52	06-04	204.81	06-21	175.13
05-07	102.52	06-06	184.81	06-25	807.69



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SAVINGS	BEGINNING BALANCE	DEPOSITS, OTHER CREDITS	WITHDRAWALS, OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY & OTHER FEES	ENDING BALANCE
943973-4466	807.69	.00	280.00	.00	.00	527.69

ACCOUNT NO. 943973-4466 BASIC SAVINGS  
FLEET TELEPHONE BANKING ACCESS CODE 4622  
ANNUAL PERCENTAGE YIELD EARNED THIS PERIOD 1.02 %  
INTEREST EARNED THIS PERIOD FOR 6 DAYS .10  
2001 INTEREST PAID YEAR TO DATE .69

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
06-26	40.00		ATM WITHDRAWAL (01)
06-27	40.00		ATM WITHDRAWAL (02)
06-27	60.00		ATM WITHDRAWAL (02)
06-28	100.00		ATM WITHDRAWAL (03)
06-29	40.00		ATM WITHDRAWAL (04)

## - ATM/POS/SELECT LOCATIONS -

(01) 19A EASTERN AVENUE DEDHAM MA 90463  
(02) 16 SCHOOL ST FOXBORO MA 90558  
(03) 1334 PARK STREET STOUGHTON MA 91094  
(04) 31 PROVIDENCE HWY WESTWOOD MA 91245

## - DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06-26	767.69	06-28	567.69	06-29	527.69
06-27	667.69				



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SAVINGS	BEGINNING BALANCE	DEPOSITS, OTHER CREDITS	WITHDRAWALS, OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY & OTHER FEES	ENDING BALANCE
943973-4466	807.69	2120.94	2560.50	.52	.00	368.65

ACCOUNT NO.	943973-4466	BASIC SAVINGS	PERIOD 06/26/01 THROUGH 07/31/01
FLEET TELEPHONE BANKING ACCESS CODE	4622		
ANNUAL PERCENTAGE YIELD EARNED THIS PERIOD			1.00 %
INTEREST EARNED THIS PERIOD FOR 36 DAYS			.68
2001 INTEREST PAID YEAR TO DATE			1.21

- DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
06-26	40.00		ATM WITHDRAWAL (01)
06-27	40.00		ATM WITHDRAWAL (02)
06-27	60.00		ATM WITHDRAWAL (02)
06-28	100.00		ATM WITHDRAWAL (03)
06-29	40.00		ATM WITHDRAWAL (04)
07-02	60.00		ATM WITHDRAWAL (03)
07-05	200.00		ATM WITHDRAWAL (03)
07-06	40.00		ATM WITHDRAWAL (03)
07-09		1,058.13	DEPOSIT-ATM 16 SCHOOL STREET FOXBORO MA
07-09	200.00		ATM WITHDRAWAL (05)
07-10	260.00		WITHDRAWAL
07-13	40.00		ATM WITHDRAWAL (03)
07-16	101.50		ATM NETWORK WITHDRAWAL (06)
07-16	1.50		ATM NETWORK FEE
07-19	40.00		ATM WITHDRAWAL (03)
07-20		75.00	DEPOSIT-ATM RTE 1 EMERALD SQ MALL N ATTLEBORO MA

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ACCOUNT NO. 943973-4466 CONTINUED PERIOD 06/26/01 THROUGH 07/31/01

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
07-20	200.00		ATM WITHDRAWAL (07)
07-23	20.00		ATM WITHDRAWAL (03)
07-23	101.00		ATM NETWORK WITHDRAWAL (08)
07-23	1.50		ATM NETWORK FEE
07-24		987.81	DEPOSIT-ATM 1334 PARK STREET STOUGHTON MA
07-24	60.00		ATM WITHDRAWAL (03)
07-25	80.00		ATM WITHDRAWAL (03)
07-25	21.00		ATM NETWORK WITHDRAWAL (09)
07-25	1.50		ATM NETWORK FEE
07-25		.52	INTEREST
			PERIOD 06-26-01 TO 07-25-01
			AVERAGE BALANCE 634.81
			INTEREST RATE 1.000 %

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
07-25			SC AVG BALANCE = 634

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
07-30	40.00		ATM WITHDRAWAL (10)
07-30	500.00		ATM WITHDRAWAL (05)
07-30	61.00		ATM NETWORK WITHDRAWAL (11)
07-30	1.50		ATM NETWORK FEE
07-30	150.00		WITHDRAWAL
07-31	100.00		ATM WITHDRAWAL (05)



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ACCOUNT NO. 943973-4466 CONTINUED PERIOD 06/26/01 THROUGH 07/31/01

## - ATM/POS/SELECT LOCATIONS -

(01) 19A EASTERN AVENUE DEDHAM MA 90463  
(02) 16 SCHOOL ST FOXBORO MA 90558  
(03) 1334 PARK STREET STOUGHTON MA 91094  
(04) 31 PROVIDENCE HWY WESTWOOD MA 91245  
(05) 16 SCHOOL STREET FOXBORO MA 90559  
(06) 1500 LAFAYETTE RD PORTSMOUTH, NH NH015  
(07) RTE 1 EMERALD SQ MALL N ATTLEBORO MA 90821  
(08) CITIZENS HYANNIS HYANNIS MA CMHR1  
(09) CUMBERLAND FARMS FOXBOR FOXBORO MA CMT37  
(10) 1857 CENTRE ST W ROXBURY MA 91141  
(11) STAR HYANNIS HYANNIS MA CMT07

## - DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06-26	767.69	07-06	227.69	07-20	517.82
06-27	667.69	07-09	1,085.82	07-23	395.32
06-28	567.69	07-10	825.82	07-24	1,323.13
06-29	527.69	07-13	785.82	07-25	1,221.15
07-02	467.69	07-16	682.82	07-30	468.65
07-05	267.69	07-19	642.82	07-31	368.65



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SAVINGS	BEGINNING BALANCE	DEPOSITS, OTHER CREDITS	WITHDRAWALS, OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY & OTHER FEES	ENDING BALANCE
943973-4466	807.69	3472.88	3978.00	1.50	.00	303.87

ACCOUNT NO. 943973-4466 BASIC SAVINGS PERIOD 06/26/01 THROUGH 09/03/01  
FLEET TELEPHONE BANKING ACCESS CODE 4622  
ANNUAL PERCENTAGE YIELD EARNED THIS PERIOD 1.00 %  
INTEREST EARNED THIS PERIOD FOR 70 DAYS 1.39  
2001 INTEREST PAID YEAR TO DATE 1.99

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
06-26	40.00		ATM WITHDRAWAL (01)
06-27	40.00		ATM WITHDRAWAL (02)
06-27	60.00		ATM WITHDRAWAL (02)
06-28	100.00		ATM WITHDRAWAL (03)
06-29	40.00		ATM WITHDRAWAL (04)
07-02	60.00		ATM WITHDRAWAL (03)
07-05	200.00		ATM WITHDRAWAL (03)
07-06	40.00		ATM WITHDRAWAL (03)
07-09		1,058.13	DEPOSIT-ATM 16 SCHOOL STREET FOXBORO MA
07-09	200.00		ATM WITHDRAWAL (05)
07-10	260.00		WITHDRAWAL
07-13	40.00		ATM WITHDRAWAL (03)
07-16	101.50		ATM NETWORK WITHDRAWAL (06)
07-16	1.50		ATM NETWORK FEE
07-19	40.00		ATM WITHDRAWAL (03)
07-20		75.00	DEPOSIT-ATM RTE 1 EMERALD SQ MALL N ATTLEBORO MA

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ACCOUNT NO. 943973-4466

CONTINUED

PERIOD 06/26/01 THROUGH 09/03/01

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
07-20	200.00		ATM WITHDRAWAL (07)
07-23	20.00		ATM WITHDRAWAL (03)
07-23	101.00		ATM NETWORK WITHDRAWAL (08)
07-23	1.50		ATM NETWORK FEE
07-24		987.81	DEPOSIT-ATM 1334 PARK STREET STOUGHTON MA
07-24	60.00		ATM WITHDRAWAL (03)
07-25	80.00		ATM WITHDRAWAL (03)
07-25	21.00		ATM NETWORK WITHDRAWAL (09)
07-25	1.50		ATM NETWORK FEE
07-25		.52	INTEREST
			PERIOD 06-26-01 TO 07-25-01
			AVERAGE BALANCE 634.81
			INTEREST RATE 1.000 %

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
07-25			SC AVG BALANCE = 634

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
07-30	40.00		ATM WITHDRAWAL (10)
07-30	500.00		ATM WITHDRAWAL (05)
07-30	61.00		ATM NETWORK WITHDRAWAL (11)
07-30	1.50		ATM NETWORK FEE
07-30	150.00		WITHDRAWAL
07-31	100.00		ATM WITHDRAWAL (05)
08-03	20.00		ATM WITHDRAWAL (03)

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ACCOUNT NO. 943973-4466 CONTINUED PERIOD 06/26/01 THROUGH 09/03/01

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
08-07		1,351.94	DEPOSIT-ATM 858 WASHINGTON STREET DEDHAM MA
08-07	20.00		ATM WITHDRAWAL (03)
08-13	40.00		ATM WITHDRAWAL (12)
08-13	100.00		ATM WITHDRAWAL (13)
08-13	100.00		ATM WITHDRAWAL (04)
08-13	400.00		ATM WITHDRAWAL (04)
08-13	41.00		ATM NETWORK WITHDRAWAL (14)
08-13	51.00		ATM NETWORK WITHDRAWAL (15)
08-13	1.50		ATM NETWORK FEE
08-13	1.50		ATM NETWORK FEE
08-21	61.00		ATM NETWORK WITHDRAWAL (14)
08-21	1.50		ATM NETWORK FEE
08-23	400.00		ATM WITHDRAWAL (16)
08-24	40.00		ATM WITHDRAWAL (17)
08-24		.78	INTEREST
			PERIOD 07-26-01 TO 08-25-01
			AVERAGE BALANCE 923.79
			INTEREST RATE 1.000 %

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
08-24			SC AVG BALANCE = 923

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
08-27	80.00		ATM WITHDRAWAL (18)
08-30	60.00		ATM WITHDRAWAL (19)

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ACCOUNT NO. 943973-4466

CONTINUED

PERIOD 06/26/01 THROUGH 09/03/01

## - ATM/POS/SELECT LOCATIONS -

(01) 19A EASTERN AVENUE DEDHAM MA 90463  
(02) 16 SCHOOL ST FOXBORO MA 90558  
(03) 1334 PARK STREET STOUGHTON MA 91094  
(04) 31 PROVIDENCE HWY WESTWOOD MA 91245  
(05) 16 SCHOOL STREET FOXBORO MA 90559  
(06) 1500 LAFAYETTE RD PORTSMOUTH, NH NH015  
(07) RTE 1 EMERALD SQ MALL N ATTLEBORO MA 90821  
(08) CITIZENS HYANNIS HYANNIS MA CMHRI  
(09) CUMBERLAND FARMS FOXBOR FOXBORO MA CMT37  
(10) 1857 CENTRE ST W ROXBURY MA 91141  
(11) STAR HYANNIS HYANNIS MA CMT07  
(12) 1857 CENTRE STREET WEST ROXBURY MA 91139  
(13) 300 VFW PARKWAY DEDHAM MA 90467  
(14) SHAW'S SHARON SHARON MA CMS41  
(15) 250 GRANITE 9300 BRAINTREE MA PN342  
(16) 1665 VFW PARKWAY WEST ROXBURY MA 91136  
(17) 180 VFW PARKWAY DEDHAM MA 90468  
(18) 1415 PROVIDENCE HIGHWAY NORWOOD MA 90937  
(19) PROVIDENCE TURNPIKE WALPOLE MA 91157

## - DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06-26	767.69	07-13	785.82	08-03	348.65
06-27	667.69	07-16	682.82	08-07	1,680.59
06-28	567.69	07-19	642.82	08-13	945.59
06-29	527.69	07-20	517.82	08-21	883.09
07-02	467.69	07-23	395.32	08-23	483.09
07-05	267.69	07-24	1,323.13	08-24	443.87
07-06	227.69	07-25	1,221.15	08-27	363.87
07-09	1,085.82	07-30	468.65	08-30	303.87
07-10	825.82	07-31	368.65		

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SAVINGS	BEGINNING BALANCE	DEPOSITS, OTHER CREDITS	WITHDRAWALS, OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY & OTHER FEES	ENDING BALANCE
943973-4466	807.69	8877.65	6325.50	2.69	.00	3362.53

ACCOUNT NO. 943973-4466 BASIC SAVINGS  
FLEET TELEPHONE BANKING ACCESS CODE 4622  
ANNUAL PERCENTAGE YIELD EARNED THIS PERIOD  
INTEREST EARNED THIS PERIOD FOR 92 DAYS  
2001 INTEREST PAID YEAR TO DATE

PERIOD 06/26/01 THROUGH 09/25/01

1.00 %  
2.69  
3.38

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
06-26	40.00		ATM WITHDRAWAL (01)
06-27	40.00		ATM WITHDRAWAL (02)
06-27	60.00		ATM WITHDRAWAL (02)
06-28	100.00		ATM WITHDRAWAL (03)
06-29	40.00		ATM WITHDRAWAL (04)
07-02	60.00		ATM WITHDRAWAL (03)
07-05	200.00		ATM WITHDRAWAL (03)
07-06	40.00		ATM WITHDRAWAL (03)
07-09		1,058.13	DEPOSIT-ATM 16 SCHOOL STREET FOXBORO MA
07-09	200.00		ATM WITHDRAWAL (05)
07-10	260.00		WITHDRAWAL
07-13	40.00		ATM WITHDRAWAL (03)
07-16	101.50		ATM NETWORK WITHDRAWAL (06)
07-16	1.50		ATM NETWORK FEE
07-19	40.00		ATM WITHDRAWAL (03)
07-20		75.00	DEPOSIT-ATM RTE 1 EMERALD SQ MALL N ATTLEBORO MA

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ACCOUNT NO. 943973-4466 CONTINUED PERIOD 06/26/01 THROUGH 09/25/01

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
07-20	200.00		ATM WITHDRAWAL (07)
07-23	20.00		ATM WITHDRAWAL (03)
07-23	101.00		ATM NETWORK WITHDRAWAL (08)
07-23	1.50		ATM NETWORK FEE
07-24		987.81	DEPOSIT-ATM 1334 PARK STREET STOUGHTON MA
07-24	60.00		ATM WITHDRAWAL (03)
07-25	80.00		ATM WITHDRAWAL (03)
07-25	21.00		ATM NETWORK WITHDRAWAL (09)
07-25	1.50		ATM NETWORK FEE
07-25		.52	INTEREST
			PERIOD 06-26-01 TO 07-25-01
			AVERAGE BALANCE 634.81
			INTEREST RATE 1.000 %

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
07-25			SC AVG BALANCE = 634

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
07-30	40.00		ATM WITHDRAWAL (10)
07-30	500.00		ATM WITHDRAWAL (05)
07-30	61.00		ATM NETWORK WITHDRAWAL (11)
07-30	1.50		ATM NETWORK FEE
07-30	150.00		WITHDRAWAL
07-31	100.00		ATM WITHDRAWAL (05)
08-03	20.00		ATM WITHDRAWAL (03)



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ACCOUNT NO. 943973-4466 CONTINUED PERIOD 06/26/01 THROUGH 09/25/01

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
08-07		1,351.94	DEPOSIT-ATM 858 WASHINGTON STREET DEDHAM MA
08-07	20.00		ATM WITHDRAWAL (03)
08-13	40.00		ATM WITHDRAWAL (12)
08-13	100.00		ATM WITHDRAWAL (13)
08-13	100.00		ATM WITHDRAWAL (04)
08-13	400.00		ATM WITHDRAWAL (04)
08-13	41.00		ATM NETWORK WITHDRAWAL (14)
08-13	51.00		ATM NETWORK WITHDRAWAL (15)
08-13	1.50		ATM NETWORK FEE
08-13	1.50		ATM NETWORK FEE
08-21	61.00		ATM NETWORK WITHDRAWAL (14)
08-21	1.50		ATM NETWORK FEE
08-23	400.00		ATM WITHDRAWAL (16)
08-24	40.00		ATM WITHDRAWAL (17)
08-24		.78	INTEREST
			PERIOD 07-26-01 TO 08-25-01
			AVERAGE BALANCE 923.79
			INTEREST RATE 1.000 %

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
08-24			SC AVG BALANCE = 923

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
08-27	80.00		ATM WITHDRAWAL (18)
08-30	60.00		ATM WITHDRAWAL (19)

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ACCOUNT NO. 943973-4466 CONTINUED PERIOD 06/26/01 THROUGH 09/25/01

- DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
09-04	101.00		ATM NETWORK WITHDRAWAL (20)
09-04	1.50		ATM NETWORK FEE
09-04	150.00		WITHDRAWAL
09-05		1,303.24	DEPOSIT-ATM
			594 WASHINGTON ST
			STOUGHTON MA
09-05	50.00		ATM WITHDRAWAL (21)
09-06	40.00		ATM WITHDRAWAL (02)
09-06	60.00		ATM WITHDRAWAL (02)
09-07		221.60	DEPOSIT-ATM
			1334 PARK STREET
			STOUGHTON MA
09-07	400.00		ATM WITHDRAWAL (03)
09-10	51.00		ATM NETWORK WITHDRAWAL (22)
09-10	1.50		ATM NETWORK FEE
09-10	50.00		WITHDRAWAL
09-12	21.00		ATM NETWORK WITHDRAWAL (14)
09-12	1.50		ATM NETWORK FEE
09-13	20.00		ATM WITHDRAWAL (23)
09-13	20.00		ATM WITHDRAWAL (03)
09-14	60.00		ATM WITHDRAWAL (01)
09-17		3,000.00	DEPOSIT-ATM
			858 WASHINGTON ST
			DEDHAM MA
09-17	40.00		ATM WITHDRAWAL (24)
09-17	50.00		WITHDRAWAL
09-18		879.93	DEPOSIT-ATM
			594 WASHINGTON ST
			STOUGHTON MA

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DORIS H MENDES  
171 BRIDE ST  
DEDHAM MA 02026

CY

ACCOUNT NO. 943973-4466 CONTINUED PERIOD 06/26/01 THROUGH 09/25/01

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
09-19	400.00		ATM WITHDRAWAL (03)
09-24	380.00		ATM WITHDRAWAL (25)
09-24	450.00		WITHDRAWAL
09-25		1.39	INTEREST
			PERIOD 08-26-01 TO 09-25-01
			AVERAGE BALANCE 1,635.09
			INTEREST RATE 1.000 %

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
09-25			SC AVG BALANCE = 1,635

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DORIS H MENDES  
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DEDHAM MA 02026

CY

ACCOUNT NO. 943973-4466

CONTINUED

PERIOD 06/26/01 THROUGH 09/25/01

## - ATM/POS/SELECT LOCATIONS -

(01) 19A EASTERN AVENUE DEDHAM MA 90463  
(02) 16 SCHOOL ST FOXBORO MA 90558  
(03) 1334 PARK STREET STOUGHTON MA 91094  
(04) 31 PROVIDENCE HWY WESTWOOD MA 91245  
(05) 16 SCHOOL STREET FOXBORO MA 90559  
(06) 1500 LAFAYETTE RD PORTSMOUTH, NH NH015  
(07) RTE 1 EMERALD SQ MALL N ATTLEBORO MA 90821  
(08) CITIZENS HYANNIS HYANNIS MA CMHR1  
(09) CUMBERLAND FARMS FOXBOR FOXBORO MA CNT37  
(10) 1857 CENTRE ST W ROXBURY MA 91141  
(11) STAR HYANNIS HYANNIS MA CNT07  
(12) 1857 CENTRE STREET WEST ROXBURY MA 91139  
(13) 300 VFW PARKWAY DEDHAM MA 90467  
(14) SHAW'S SHARON SHARON MA CMS41  
(15) 250 GRANITE 9300 BRAINTREE MA PN342  
(16) 1665 VFW PARKWAY WEST ROXBURY MA 91136  
(17) 180 VFW PARKWAY DEDHAM MA 90468  
(18) 1415 PROVIDENCE HIGHWAY NORWOOD MA 90937  
(19) PROVIDENCE TURNPIKE WALPOLE MA 91157  
(20) 907 MAIN ST WALPOLE MA TQ182  
(21) 594 WASHINGTON ST STOUGHTON MA 91096  
(22) 18 NORTH MEADOWS ROAD MEDFIELD MA S4840  
(23) 15 POST OFFICE SQ SHARON MA 91047  
(24) ROCKINGHAM MALL SALEM NH 60054  
(25) 677 CENTRE ST JAMAICA PLAIN MA 90663

## - DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06-26	767.69	07-05	267.69	07-16	682.82
06-27	667.69	07-06	227.69	07-19	642.82
06-28	567.69	07-09	1,085.82	07-20	517.82
06-29	527.69	07-10	825.82	07-23	395.32
07-02	467.69	07-13	785.82	07-24	1,323.13

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DORIS H MENDES  
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DEDHAM MA 02026

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ACCOUNT NO. 943973-4466

CONTINUED

PERIOD 06/26/01 THROUGH 09/25/01

## - DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
07-25	1,221.15	08-24	443.87	09-12	901.21
07-30	468.65	08-27	363.87	09-13	861.21
07-31	368.65	08-30	303.87	09-14	801.21
08-03	348.65	09-04	51.37	09-17	3,711.21
08-07	1,680.59	09-05	1,304.61	09-18	4,591.14
08-13	945.59	09-06	1,204.61	09-19	4,191.14
08-21	883.09	09-07	1,026.21	09-24	3,361.14
08-23	483.09	09-10	923.71	09-25	3,362.53



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DEDHAM MA 02026

SAVINGS	BEGINNING BALANCE	DEPOSITS, OTHER CREDITS	WITHDRAWALS, OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY & OTHER FEES	ENDING BALANCE
943973-4466	3362.53	2679.05	2443.50	2.58	.00	3600.66

ACCOUNT NO. 943973-4466 BASIC SAVINGS  
FLEET TELEPHONE BANKING ACCESS CODE 4622  
ANNUAL PERCENTAGE YIELD EARNED THIS PERIOD  
INTEREST EARNED THIS PERIOD FOR 36 DAYS  
2001 INTEREST PAID YEAR TO DATE

PERIOD 09/26/01 THROUGH 10/31/01

1.00 %  
5.19  
5.96

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-01	20.00		ATM WITHDRAWAL (01)
10-01	62.00		ATM NETWORK WITHDRAWAL (02)
10-01	1.50		ATM NETWORK FEE
10-02	100.00		ATM WITHDRAWAL (03)
10-04	41.00		ATM NETWORK WITHDRAWAL (04)
10-04	1.50		ATM NETWORK FEE
10-05	20.00		ATM WITHDRAWAL (05)
10-05	20.00		ATM WITHDRAWAL (01)
10-09	40.00		ATM WITHDRAWAL (06)
10-09	80.00		ATM WITHDRAWAL (07)
10-09	100.00		ATM WITHDRAWAL (08)
10-09	51.00		ATM NETWORK WITHDRAWAL (09)
10-09	1.50		ATM NETWORK FEE
10-10	20.00		ATM WITHDRAWAL (01)
10-11	101.00		ATM NETWORK WITHDRAWAL (10)
10-11	1.50		ATM NETWORK FEE
10-15		742.76	DEPOSIT-ATM 594 WASHINGTON ST STOUGHTON MA

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171 BRIDE ST  
DEDHAM MA 02026

ACCOUNT NO. 943973-4466 CONTINUED PERIOD 09/26/01 THROUGH 10/31/01

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-15	80.00		ATM WITHDRAWAL (11)
10-16	301.00		ATM NETWORK WITHDRAWAL (12)
10-16	1.50		ATM NETWORK FEE
10-18	300.00		ATM WITHDRAWAL (01)
10-19		366.29	DEPOSIT-ATM RTE 1 EMERALD SQ MALL N ATTLEBORO MA
10-19	80.00		ATM WITHDRAWAL (13)
10-19	100.00		ATM WITHDRAWAL (13)
10-22		970.00	DEPOSIT-ATM 1334 PARK STREET STOUGHTON MA
10-22	40.00		ATM WITHDRAWAL (14)
10-22	100.00		ATM WITHDRAWAL (15)
10-24	300.00		ATM WITHDRAWAL (16)
10-25		2.58	INTEREST
			PERIOD 09-26-01 TO 10-25-01
			AVERAGE BALANCE 3,133.75
			INTEREST RATE 1.000 %

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-25			SC AVG BALANCE = 3.133

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-26		600.00	DEPOSIT-ATM 958 AMERICAN LEGION HWY ROSLINDALE MA



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DORIS H MENDES  
171 BRIDE ST  
DEDHAM MA 02026

ACCOUNT NO. 943973-4466 CONTINUED PERIOD 09/26/01 THROUGH 10/31/01

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-26	200.00		ATM WITHDRAWAL (17)
10-29	80.00		ATM WITHDRAWAL (18)
10-29	200.00		ATM WITHDRAWAL (03)

## - ATM/POS/SELECT LOCATIONS -

(01) 1334 PARK STREET STOUGHTON MA 91094  
(02) 30 STURTEVANT ST SOMERVILLE MA 01986  
(03) 16 SCHOOL STREET FOXBORO MA 090558  
(04) SHAW'S SHARON SHARON MA 01941  
(05) 669 WORCESTER ROAD FRAMINGHAM MA 01907  
(06) 8B ALLSTATE ROAD DORCHESTER MA 01901  
(07) 1665 VFW PARKWAY WEST ROXBURY MA 01136  
(08) 30 ROWES WHARF BOSTON MA 02115  
(09) 289 PARK STREET STOUGHTON MA 01729  
(10) 1428 MAIN STREET WALPOLE MA 01901  
(11) 1415 PROVIDENCE HIGHWAY NORWOOD MA 01943  
(12) CITIZENS COBBS CEN STOUGHTON MA 01729  
(13) RTE 1 EMERALD SQ HALL N ATTLEBORO MA 01921  
(14) FLEETCENTER-LEVEL 4 BOSTON MA 02117  
(15) 104 CANAL STREET BOSTON MA 02117  
(16) PROVIDENCE TPK WALPOLE MA 01901  
(17) 958 AMERICAN LEGION HWY ROSLINDALE MA 02108  
(18) 1857 CENTRE ST W ROXBURY MA 01141

## - DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-01	3,279.03	10-11	2,701.53	10-22	3,778.08
10-02	3,179.03	10-15	3,364.29	10-24	3,478.08
10-04	3,136.53	10-16	3,061.79	10-25	3,480.66
10-05	3,096.53	10-18	2,761.79	10-26	3,880.66
10-09	2,824.03	10-19	2,948.08	10-29	3,600.66
10-10	2,804.03				



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DORIS H MENDES  
171 BRIDE ST  
DEDHAM MA 02026

SAVINGS	BEGINNING BALANCE	DEPOSITS, OTHER CREDITS	WITHDRAWALS, OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY & OTHER FEES	ENDING BALANCE
943973-4466	3362.53	4072.11	6553.50	4.87	.00	886.01

ACCOUNT NO. 943973-4466 BASIC SAVINGS PERIOD 09/26/01 THROUGH 12/02/01  
FLEET TELEPHONE BANKING ACCESS CODE 4622  
ANNUAL PERCENTAGE YIELD EARNED THIS PERIOD 1.00 %  
INTEREST EARNED THIS PERIOD FOR 68 DAYS 5.05  
2001 INTEREST PAID YEAR TO DATE 8.25

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-01	20.00		ATM WITHDRAWAL (01)
10-01	62.00		ATM NETWORK WITHDRAWAL (02)
10-01	1.50		ATM NETWORK FEE
10-02	100.00		ATM WITHDRAWAL (03)
10-04	41.00		ATM NETWORK WITHDRAWAL (04)
10-04	1.50		ATM NETWORK FEE
10-05	20.00		ATM WITHDRAWAL (05)
10-05	20.00		ATM WITHDRAWAL (01)
10-09	40.00		ATM WITHDRAWAL (06)
10-09	80.00		ATM WITHDRAWAL (07)
10-09	100.00		ATM WITHDRAWAL (08)
10-09	51.00		ATM NETWORK WITHDRAWAL (09)
10-09	1.50		ATM NETWORK FEE
10-10	20.00		ATM WITHDRAWAL (01)
10-11	101.00		ATM NETWORK WITHDRAWAL (10)
10-11	1.50		ATM NETWORK FEE
10-15		742.76	DEPOSIT-ATM 594 WASHINGTON ST STOUGHTON MA

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DORIS H MENDES  
171 BRIDE ST  
DEDHAM MA 02026

ACCOUNT NO. 943973-4466

CONTINUED

PERIOD 09/26/01 THROUGH 12/02/01

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-15	80.00		ATM WITHDRAWAL (11)
10-16	301.00		ATM NETWORK WITHDRAWAL (12)
10-16	1.50		ATM NETWORK FEE
10-18	300.00		ATM WITHDRAWAL (01)
10-19		366.29	DEPOSIT-ATM RTE 1 EMERALD SQ MALL N ATTLEBORO MA
10-19	80.00		ATM WITHDRAWAL (13)
10-19	100.00		ATM WITHDRAWAL (13)
10-22		970.00	DEPOSIT-ATM 1334 PARK STREET STOUGHTON MA
10-22	40.00		ATM WITHDRAWAL (14)
10-22	100.00		ATM WITHDRAWAL (15)
10-24	300.00		ATM WITHDRAWAL (16)
10-25		2.58	INTEREST PERIOD 09-26-01 TO 10-25-01 AVERAGE BALANCE 3,133.75 INTEREST RATE 1.000 %

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-25			SC AVG BALANCE = 3,133

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-26		600.00	DEPOSIT-ATM 958 AMERICAN LEGION HWY ROSLINDALE MA

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DORIS H MENDES  
171 BRIDE ST  
DEDHAM MA 02026

ACCOUNT NO. 943973-4466

CONTINUED

PERIOD 09/26/01 THROUGH 12/02/01

- DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-26	200.00		ATM WITHDRAWAL (17)
10-29	80.00		ATM WITHDRAWAL (18)
10-29	200.00		ATM WITHDRAWAL (03)
11-02	240.00		ATM WITHDRAWAL (03)
11-05	500.00		ATM WITHDRAWAL (19)
11-07	20.00		ATM WITHDRAWAL (01)
11-08	20.00		ATM WITHDRAWAL (01)
11-08	21.00		ATM NETWORK WITHDRAWAL (09)
11-08	21.00		ATM NETWORK WITHDRAWAL (04)
11-08	1.50		ATM NETWORK FEE
11-08	1.50		ATM NETWORK FEE
11-13		1,293.06	DEPOSIT-ATM 15 POST OFFICE SQ SHARON MA
11-13	20.00		ATM WITHDRAWAL (20)
11-13	60.00		ATM WITHDRAWAL (21)
11-14	500.00		ATM WITHDRAWAL (22)
11-15	1,500.00		WITHDRAWAL
11-19		100.00	DEPOSIT-ATM 1200 WORCESTER ROAD NATICK MA
11-19	80.00		ATM WITHDRAWAL (23)
11-19	200.00		ATM WITHDRAWAL (19)
11-19	300.00		ATM WITHDRAWAL (24)
11-21	220.00		ATM WITHDRAWAL (25)
11-23		2.29	INTEREST PERIOD 10-26-01 TO 11-25-01 AVERAGE BALANCE 2,692.26 INTEREST RATE 1.000 %

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DEDHAM MA 02026

ACCOUNT NO.	943973-4466	CONTINUED	PERIOD 09/26/01 THROUGH 12/02/01
- ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED			
DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
11-23			SC AVG BALANCE = 2.692
- DEBITS AND CREDITS -			
DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
11-26	161.00		ATM NETWORK WITHDRAWAL (26)
11-26	1.50		ATM NETWORK FEE
11-28	120.00		ATM WITHDRAWAL (27)
11-30	121.00		ATM NETWORK WITHDRAWAL (26)
11-30	1.50		ATM NETWORK FEE

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DORIS H MENDES  
171 BRIDE ST  
DEDHAM MA 02026

ACCOUNT NO. 943973-4466

CONTINUED

PERIOD 09/26/01 THROUGH 12/02/01

## - ATM/POS/SELECT LOCATIONS -

(01) 1334 PARK STREET STOUGHTON MA 91094  
(02) 30 STURTEVANT ST SOMERVILLE MA TR986  
(03) 16 SCHOOL STREET FOXBORO MA 90558  
(04) SHAW'S SHARON SHARON MA CHS41  
(05) 669 WORCESTER ROAD FRAMINGHAM MA 90578  
(06) 8B ALLSTATE ROAD DORCHESTER MA 90501  
(07) 1665 VFW PARKWAY WEST ROXBURY MA 91136  
(08) 30 ROWES WHARF BOSTON MA 90175  
(09) 289 PARK STREET STOUGHTON MA 7372Y  
(10) 1428 MAIN STREET WALPOLE MA S7031  
(11) 1415 PROVIDENCE HIGHWAY NORWOOD MA 90937  
(12) CITIZENS COBBS CRN STOUGHTON MA CMXF1  
(13) RTE 1 EMERALD SQ MALL N ATTLEBORO MA 90821  
(14) FLEETCENTER-LEVEL 4 BOSTON MA MA717  
(15) 104 CANAL STREET BOSTON MA 90117  
(16) PROVIDENCE TNPK WALPOLE MA 91156  
(17) 958 AMERICAN LEGION HWY ROSLINDALE MA 91004  
(18) 1857 CENTRE ST W ROXBURY MA 91141  
(19) 131 S. BROADWAY SALEM NH 60048  
(20) 15 POST OFFICE SQ SHARON MA 91047  
(21) 666 WASHINGTON STREET STOUGHTON MA 91099  
(22) 15 POST OFFICE SQUARE SHARON MA 91048  
(23) 1200 WORCESTER ROAD NATICK MA 90847  
(24) 16 SCHOOL STREET FOXBORO MA 90559  
(25) 19A EASTERN AVE DEDHAM MA 90464  
(26) 780 SOUTH MAIN ST SHARON MA MZ309  
(27) 243 CHARLES STREET BOSTON MA 90164

## - DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-01	3,279.03	10-05	3,096.53	10-11	2,701.53
10-02	3,179.03	10-09	2,824.03	10-15	3,364.29
10-04	3,136.53	10-10	2,804.03	10-16	3,061.79

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DORIS H MENDES  
171 BRIDE ST  
DEDHAM MA 02026

ACCOUNT NO. 943973-4466

CONTINUED

PERIOD 09/26/01 THROUGH 12/02/01

## - DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-18	2,761.79	11-02	3,360.66	11-19	1,508.72
10-19	2,948.08	11-05	2,860.66	11-21	1,288.72
10-22	3,778.08	11-07	2,840.66	11-23	1,291.01
10-24	3,478.08	11-08	2,775.66	11-26	1,128.51
10-25	3,480.66	11-13	3,988.72	11-28	1,008.51
10-26	3,880.66	11-14	3,488.72	11-30	886.01
10-29	3,600.66	11-15	1,988.72		



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DORIS H MENDES  
171 BRIDE ST  
DEDHAM MA 02026

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SAVINGS	BEGINNING BALANCE	DEPOSITS, OTHER CREDITS	WITHDRAWALS, OTHER DEBITS	INTEREST PAID	ACCOUNT ACTIVITY & OTHER FEES	ENDING BALANCE
943973-4466	3362.53	4739.58	8015.50	5.22	.00	91.83

ACCOUNT NO. 943973-4466 BASIC SAVINGS  
FLEET TELEPHONE BANKING ACCESS CODE 4622  
ANNUAL PERCENTAGE YIELD EARNED THIS PERIOD  
INTEREST EARNED THIS PERIOD FOR 91 DAYS  
2001 INTEREST PAID YEAR TO DATE

PERIOD 09/26/01 THROUGH 12/25/01

1.00 %  
5.21  
8.60

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-01	20.00		ATM WITHDRAWAL (01)
10-01	62.00		ATM NETWORK WITHDRAWAL (02)
10-01	1.50		ATM NETWORK FEE
10-02	100.00		ATM WITHDRAWAL (03)
10-04	41.00		ATM NETWORK WITHDRAWAL (04)
10-04	1.50		ATM NETWORK FEE
10-05	20.00		ATM WITHDRAWAL (05)
10-05	20.00		ATM WITHDRAWAL (01)
10-09	40.00		ATM WITHDRAWAL (06)
10-09	80.00		ATM WITHDRAWAL (07)
10-09	100.00		ATM WITHDRAWAL (08)
10-09	51.00		ATM NETWORK WITHDRAWAL (09)
10-09	1.50		ATM NETWORK FEE
10-10	20.00		ATM WITHDRAWAL (01)
10-11	101.00		ATM NETWORK WITHDRAWAL (10)
10-11	1.50		ATM NETWORK FEE
10-15		742.76	DEPOSIT-ATM 594 WASHINGTON ST STOUGHTON MA

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DORIS H MENDES  
171 BRIDE ST  
DEDHAM MA 02026

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ACCOUNT NO. 943973-4466

CONTINUED

PERIOD 09/26/01 THROUGH 12/25/01

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-15	80.00		ATM WITHDRAWAL (11)
10-16	301.00		ATM NETWORK WITHDRAWAL (12)
10-16	1.50		ATM NETWORK FEE
10-18	300.00		ATM WITHDRAWAL (01)
10-19		366.29	DEPOSIT-ATM RTE 1 EMERALD SQ MALL N ATTLEBORO MA
10-19	80.00		ATM WITHDRAWAL (13)
10-19	100.00		ATM WITHDRAWAL (13)
10-22		970.00	DEPOSIT-ATM 1334 PARK STREET STOUGHTON MA
10-22	40.00		ATM WITHDRAWAL (14)
10-22	100.00		ATM WITHDRAWAL (15)
10-24	300.00		ATM WITHDRAWAL (16)
10-25		2.58	INTEREST PERIOD 09-26-01 TO 10-25-01 AVERAGE BALANCE 3,133.75 INTEREST RATE 1.000 %

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-25			SC AVG BALANCE = 3,133

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-26		600.00	DEPOSIT-ATM 958 AMERICAN LEGION HWY ROSLINDALE MA

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943973-4466

12/25/01

156

Questions?  
Call our Telephone  
Banking Center at  
1-800-841-4000

DORIS H MENDES  
171 BRIDE ST  
DEDHAM MA 02026

CY

ACCOUNT NO. 943973-4466

CONTINUED

PERIOD 09/26/01 THROUGH 12/25/01

- DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
10-26	200.00		ATM WITHDRAWAL (17)
10-29	80.00		ATM WITHDRAWAL (18)
10-29	200.00		ATM WITHDRAWAL (03)
11-02	240.00		ATM WITHDRAWAL (03)
11-05	500.00		ATM WITHDRAWAL (19)
11-07	20.00		ATM WITHDRAWAL (01)
11-08	20.00		ATM WITHDRAWAL (01)
11-08	21.00		ATM NETWORK WITHDRAWAL (09)
11-08	21.00		ATM NETWORK WITHDRAWAL (04)
11-08	1.50		ATM NETWORK FEE
11-08	1.50		ATM NETWORK FEE
11-13		1,293.06	DEPOSIT-ATM 15 POST OFFICE SQ SHARON MA
11-13	20.00		ATM WITHDRAWAL (20)
11-13	60.00		ATM WITHDRAWAL (21)
11-14	500.00		ATM WITHDRAWAL (22)
11-15	1,500.00		WITHDRAWAL
11-19		100.00	DEPOSIT-ATM 1200 WORCESTER ROAD NATICK MA
11-19	80.00		ATM WITHDRAWAL (23)
11-19	200.00		ATM WITHDRAWAL (19)
11-19	300.00		ATM WITHDRAWAL (24)
11-21	220.00		ATM WITHDRAWAL (25)
11-23		2.29	INTEREST PERIOD 10-26-01 TO 11-25-01 AVERAGE BALANCE 2,692.26 INTEREST RATE 1.000 %

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943973-4466

12/25/01

156

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DORIS H MENDES  
171 BRIDE ST  
DEDHAM MA 02026

CY

ACCOUNT NO. 943973-4466 CONTINUED PERIOD 09/26/01 THROUGH 12/25/01

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
11-23			SC AVG BALANCE = 2.692

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
11-26	161.00		ATM NETWORK WITHDRAWAL (26)
11-26	1.50		ATM NETWORK FEE
11-28	120.00		ATM WITHDRAWAL (27)
11-30	121.00		ATM NETWORK WITHDRAWAL (26)
11-30	1.50		ATM NETWORK FEE
12-03	80.00		ATM WITHDRAWAL (18)
12-03	60.00		ATM NETWORK WITHDRAWAL (28)
12-03	1.50		ATM NETWORK FEE
12-04	400.00		ATM WITHDRAWAL (27)
12-07	21.00		ATM NETWORK WITHDRAWAL (29)
12-07	1.50		ATM NETWORK FEE
12-10	200.00		ATM WITHDRAWAL (30)
12-10	61.50		ATM NETWORK WITHDRAWAL (31)
12-10	1.50		ATM NETWORK FEE
12-11		191.49	DEPOSIT-ATM 15 POST OFFICE SQ SHARON MA
12-11	20.00		ATM WITHDRAWAL (20)
12-13	140.00		ATM WITHDRAWAL (01)
12-14	40.00		ATM WITHDRAWAL (22)
12-17		475.98	DEPOSIT-ATM 300 VFW PARKWAY DEDHAM MA
12-17	40.00		ATM WITHDRAWAL (32)

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943973-4466

12/25/01

156

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DEDHAM MA 02026

CY

ACCOUNT NO. 943973-4466 CONTINUED PERIOD 09/26/01 THROUGH 12/25/01

## - DEBITS AND CREDITS -

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
12-17	60.00		ATM WITHDRAWAL (01)
12-20	60.00		ATM WITHDRAWAL (33)
12-21	51.00		ATM NETWORK WITHDRAWAL (09)
12-21	61.00		ATM NETWORK WITHDRAWAL (26)
12-21	1.50		ATM NETWORK FEE
12-21	1.50		ATM NETWORK FEE
12-24	20.00		ATM WITHDRAWAL (22)
12-24	140.00		ATM WITHDRAWAL (07)
12-24		.35	INTEREST
			PERIOD 11-26-01 TO 12-25-01
			AVERAGE BALANCE 434.04
			INTEREST RATE .979 %

## - ACCOUNT ACTIVITY FEES SUMMARY - ITEMIZED

DATE	DEBITS (-)	CREDITS (+)	DESCRIPTION
12-24			SC AVG BALANCE = 434

PAGE 7 OF 7  
943973-4466

12/25/01

156

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CY

ACCOUNT NO. 943973-4466 CONTINUED PERIOD 09/26/01 THROUGH 12/25/01

- DAILY BALANCE SUMMARY -

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10-01	3,279.03	10-26	3,880.66	11-28	1,008.51
10-02	3,179.03	10-29	3,600.66	11-30	886.01
10-04	3,136.53	11-02	3,360.66	12-03	744.51
10-05	3,096.53	11-05	2,860.66	12-04	344.51
10-09	2,824.03	11-07	2,840.66	12-07	322.01
10-10	2,804.03	11-08	2,775.66	12-10	59.01
10-11	2,701.53	11-13	3,988.72	12-11	230.50
10-15	3,364.29	11-14	3,488.72	12-13	90.50
10-16	3,061.79	11-15	1,988.72	12-14	50.50
10-18	2,761.79	11-19	1,508.72	12-17	426.48
10-19	2,948.08	11-21	1,288.72	12-20	366.48
10-22	3,778.08	11-23	1,291.01	12-21	251.48
10-24	3,478.08	11-26	1,128.51	12-24	91.83
10-25	3,480.66				





# Citizens Bank

1-800-922-9999

Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.

Citizens Circle  
Account Statement

1 OF 5

Beginning March 20, 2001  
through April 18, 2001

US059 BR796

40 1

DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026

## Contents

Summary	Page	1
Checking	Page	2
Overdraft Line	Page	4
Savings	Page	5

## Citizens Circle Summary

Account	Account Number	Balance Last Statement	Balance This Statement	DORIS H MENDES Citizens Circle Checking 113077-003-3
<b>DEPOSIT BALANCE</b>				
Checking				
Citizens Circle Checking	113077-003-3	NOT AVAILABLE	243.09	
Savings				
Statement Savings	1152-625096	NOT AVAILABLE	14.80	
Passbook Savings	1152-770126	NOT AVAILABLE	6,918.64	
				Total Deposit Balance
				7,176.53
<b>LOAN BALANCE</b>				
Overdraft Line of Credit	113077-003-3	NOT AVAILABLE	976.53	
				Total Loan Balance
				976.53
Average monthly combined balance to waive monthly fee is			5,000.00	Total Relationship Balance
Your average monthly combined balance this statement period is			8,272.23	8,153.06

## MEMO

If your credit card account appears on the Circle summary section of your statement, please note that your credit card balance is as of February 11, 1999. This balance will be reported on your upcoming statements until we have completed the transfer of your account to our new credit card servicing company. We are sorry for any inconvenience and we thank you for your understanding.



Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(+) \$ \_\_\_\_\_  
Total of 2

(=) \$ \_\_\_\_\_  
Subtotal of 1 and 2

3 Subtotal by adding 1 and 2

4 List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(-) \$ \_\_\_\_\_  
Total of 4

(=) \$ \_\_\_\_\_  
Total

5 Subtract 4 from 3. This should match your checkbook register balance

#### Customer Service

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

#### Deposit Accounts are Non-Transferable

Personal deposit accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporate entity.

#### In Case of Errors or Questions about your Personal Deposit Electronic Transfers or Loan Statements

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In your letter, please give us the following information:

- your name and account number;
- the dollar amount of the suspected error; and
- a description of the suspected error or item in question, including an explanation of why you believe there is an error or why you need more information.

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#### Finance Charge Calculations for Overdraft Line of Credit Accounts Based on Average Daily Balance Computation Method

##### Calculating your Finance Charge

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##### Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

Thank you for banking with Citizens Bank.



Account Statement

1-800-922-9999

2 OF 5

Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.

Beginning March 20, 2001  
through April 18, 2001

## Checking

## SUMMARY

DORIS H MENDES  
Citizens Circle Checking  
113077-003-3

## Balance Calculation

Previous Balance	211.32
Checks	3,968.79 -
Withdrawals & Fees	645.34 -
Deposits & Additions	4,645.90 +
Current Balance	243.09 =

Previous Balance

## TRANSACTION DETAILS

211.32

Checks \* There is a break in check sequence

Check #	Amount	Date	Item No.	Check #	Amount	Date	Item No.
1035	80.00	03/23	80124402	1063	60.88	04/02	40735871
1038*	35.00	03/21	40807587	1064	26.00	03/29	42823973
1039	68.75	04/05	82017740	1065	109.50	04/03	80816462
1040	23.75	04/05	82017739	1066	551.00	04/04	43016026
1044*	75.00	03/20	80108410	1068*	328.42	04/06	12103318
1047*	60.00	03/30	26731389	1069	65.00	04/09	82840724
1048	6.43	04/02	80118778	1070	35.50	04/10	42605019
1049	73.92	03/23	40239411	1071	100.00	04/10	80123456
1050	80.00	03/26	25732788	1077*	100.00	04/09	41933900
1051	150.00	03/23	80117109	1078	80.00	04/17	82839073
1052	120.00	04/02	26822277	1079	60.00	04/17	20131668
1053	200.00	04/03	80828492	1080	80.00	04/11	80736768
1055*	200.00	03/29	20118829	1081	83.20	04/06	15437521
1056	100.00	03/26	25308202	1082	44.70	04/11	80705235
1057	100.00	03/29	42007380	1083	110.00	04/17	42509101
1058	350.00	03/27	81915698	1084	100.00	04/12	41040316
1059	22.40	03/26	75629622	1085	16.22	04/10	42802235
1060	75.13	03/30	43108957	1087*	10.69	04/12	41939973
1061	30.00	04/05	81919517	1088	78.98	04/17	42205246
1062	60.00	04/02	26831007	1089	18.32	04/17	42504474

Total Checks

3,968.79

## Withdrawals &amp; Fees

## ATM/Purchases

Date	Amount	Description	Location Code
03/26	7.63	Point Of Sale Debit - 260539 Star Markets West Roxbury MA	
03/30	11.16	Point Of Sale Debit - 260539 Star Markets West Roxbury MA	
04/05	20.00	ATM Withdrawal	CMJL10
04/06	40.00	ATM Withdrawal	CMZB10
04/09	40.00	ATM Withdrawal	CMJC10
04/09	21.00	ATM Withdrawal - Tq1661 585 Columbia Rd Dorchester MA	
04/09	20.00	ATM Withdrawal	CMJL10
04/11	20.00	ATM Withdrawal	CMJL10
04/11	20.00	ATM Withdrawal	CMJL10
04/12	60.00	ATM Withdrawal	CMJP20
04/12	40.75	ATM Withdrawal - 91006 114 Dudley Street Roxbury MA	
04/12	40.00	ATM Withdrawal	CMJP20
04/12	40.00	ATM Withdrawal	CMJC10
04/12	20.00	ATM Withdrawal	CMJL10
04/13	21.50	ATM Withdrawal - Aw1200 229 Bowdoin St. Dorchester MA	
04/16	80.75	ATM Withdrawal - 90879 1160 Walnut St Newton MA	

## Checking Account Balance Worksheet

- Before completing this worksheet, please be sure to adjust your checkbook register balance by
- Adding any interest earned
  - Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**+** \$ \_\_\_\_\_  
Total of 2

**=** \$ \_\_\_\_\_  
Subtotal of 1 and 2

**3** Subtotal by adding 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**-** \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

**=** \$ \_\_\_\_\_  
Total

## Customer Service

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## Account Statement

1-800-922-9999

3 OF 5

Call Citizens' PhoneBank anytime for account information,  
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Beginning March 20, 2001  
through April 18, 2001

Checking continued from previous page

## Other Withdrawals

DORIS H MENDES  
Citizens Circle Checking  
113077-003-3

Date	Item No.	Amount	Description
03/23	22884641	125.00	Wells Fargo Checkpaymt 032201 000000001054
04/11	06259040	16.85	Clarke American Chk Order 010407 Ymta01630300200

## Fees

Date	Item No.	Amount	Description	Location Code
		.70	Point Of Sale Fee (2)	

Total Withdrawals &amp; Fees

## Deposits &amp; Additions

645.34

## Other Additions

Date	Item No.	Amount	Description
03/22	92314965	605.39	All Time 99801 032201 016581618
03/23	80501610	500.00	Deposit
03/29	63513096	358.07	Deutsches Altenh 99801 032901 016581618
04/02	80136681	741.58	Deposit
04/02	80305355	230.00	Deposit
04/04		33.39	Overdraft Line Transfer
04/05	35022614	412.30	Deutsches Altenh 99801 040501 016581618
04/06	77302154	575.49	Deposit
04/09	83404695	241.33	Deposit
04/12	06319225	427.40	Deutsches Altenh 99801 041201 016581618
04/13	77213764	520.95	Deposit

Total Deposits &amp; Additions

+ 4,645.90

Current Balance

= 243.09

## CITIZENS ATM LOCATIONS USED

Location Code	Times Used	Location
CMJP20	002	Citizens Jamaica Plain 2, Jamaica Plns MA
CMUC10	002	Citizens Uphams Corner, Dorchester MA
CMUL10	005	Citizens Dedham, Dedham MA
CMZB10	001	Brighton, Brighton MA

- Before completing this worksheet, please be sure to adjust your checkbook register balance by
  - Adding any interest earned
  - Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(+) \$ \_\_\_\_\_  
Total of 2

(=) \$ \_\_\_\_\_  
Subtotal of 1 and 2

**3** Subtotal by adding 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(-) \$ \_\_\_\_\_  
Total of 4

(=) \$ \_\_\_\_\_  
Total

**5** Subtract 4 from 3. This should match your checkbook register balance

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Account Statement

1-800-922-9999

4 OF 5

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Beginning March 20, 2001  
through April 18, 2001

## Overdraft Line of Credit

## SUMMARY

DORIS H MENDES  
Overdraft Line of Credit  
113077-003-3

## Balance Calculation

## Balance

Previous Balance	989.10	Average Daily Balance	948.95
Advances & Debits	33.39 +	Credit Limit	1,000.00
FINANCE CHARGE	14.04 +	Available Credit	23.47
Payments & Credits	60.00 -		
Current Balance	976.53 =	Interest	

ANNUAL PERCENTAGE RATE 18.00%  
Daily Periodic Rate .04932%  
Days in Billing Cycle 30

## Payment

Statement Beginning Date 03/20/01  
Statement Closing Date 04/18/01  
Past Due Amount .00  
Payment Due Date 05/13/01  
Minimum Payment Due 20.00

Previous Balance

989.10

## TRANSACTION DETAILS

## Advances &amp; Other Debits

Date	Item No.	Amount	Description
04/04		33.39	Transfer To Checking
04/18		14.04	Finance Charge

Total Advances &amp; Debits

+ 47.43

## Payments &amp; Other Credits

Date	Item No.	Amount	Description
03/22	75312577	60.00	Payment

Total Payments &amp; Credits

- 60.00

Current Balance

= 976.53

## Checking Account Balance Worksheet

- Before completing this worksheet, please be sure to adjust your checkbook register balance by
- Adding any interest earned
  - Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**(+)** \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

**(=)** \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**(-)** \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

**(=)** \$ \_\_\_\_\_  
Total

## Customer Service

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

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Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

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Account Statement

1-800-922-9999

5 OF 5

Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.

Beginning March 20, 2001  
through April 18, 2001

## Savings

## SUMMARY

DORIS H MENDES  
Statement Savings  
1152-625096

Balance Calculation	Balance		
Previous Balance	14.79	Average Daily Balance	14.79
Withdrawals & Fees	.00 -		
Deposits & Additions	.00 +	Interest	
Interest Paid	.01 +		
Current Balance	14.80 =	Current Interest Rate	1.00%
		Annual Percentage Yield Earned	.83%
		Number of Days Interest Earned	30
		Interest Earned	.01
		Interest Paid this Year	.49

Previous Balance

## TRANSACTION DETAILS

Interest

14.79

Date	Item No.	Amount	Description
04/18		.01	Interest

Total Interest Paid

+ .01

Current Balance

= 14.80

## NEWS FROM CITIZENS

Effective March 23, 2001, the fee for a Returned Deposited Item is lowered from \$3.08 to \$2.53.

Effective immediately, customers with Circle and Circle Gold Checking Accounts may request a replacement ATM or MasterMoney debit card at no cost. If you do not have a Circle or Circle Gold Checking Account, there is a \$5 fee to replace an ATM or MasterMoney debit card. The fee for customers requesting overnight card delivery will change from \$10 to \$20 on all accounts, effective June 15, 2001. To become a Circle Customer, call 1-877-360-CIRCLE anytime.

Also, in our continuing effort to make banking more convenient for you, we want to authorize every transaction you request on your checking account. We can't always do that, but when we permit your MasterMoney & ATM card point of sale purchase(s) to create an overdraft on your account, the overdraft fees described in your account Fees Schedule may be charged, effective June 15th.

MasterMoney is a trademark of MasterCard International.



## Checking Account Balance Worksheet

- Before completing this worksheet, please be sure to adjust your checkbook register balance by
- Adding any interest earned
  - Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**+** \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

**=** \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**-** \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

**=** \$ \_\_\_\_\_  
Total

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# Citizens Bank

1-800-922-9999

Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.

Citizens Circle  
Account Statement

1 OF 4

Beginning April 19, 2001  
through May 17, 2001

US059 BR796

26 1

DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026

## Contents

Summary	Page	1
Checking	Page	2
Overdraft Line	Page	3
Savings	Page	4

## Citizens Circle Summary

Account	Account Number	Balance Last Statement	Balance This Statement	
<b>DEPOSIT BALANCE</b>				DORIS H MENDES Citizens Circle Checking 113077-003-3
Checking Citizens Circle Checking	113077-003-3	243.09	605.29	
Savings Statement Savings	1152-625096	14.80	14.82	
Passbook Savings	1152-770126	6,918.64	6,428.38	
				<b>Total Deposit Balance</b>
				<b>7,048.49</b>
<b>LOAN BALANCE</b>				
Overdraft Line of Credit	113077-003-3	976.53	913.59	
				<b>Total Loan Balance</b>
				<b>913.59</b>
Average monthly combined balance to waive monthly fee is				5,000.00
Your average monthly combined balance this statement period is				7,808.90
				<b>Total Relationship Balance</b>
				<b>7,962.08</b>

## MEMO

If your credit card account appears on the Circle summary section of your statement, please note that your credit card balance is as of February 11, 1999. This balance will be reported on your upcoming statements until we have completed the transfer of your account to our new credit card servicing company. We are sorry for any inconvenience and we thank you for your understanding.

## Checking Account Balance Worksheet

- Before completing this worksheet, please be sure to adjust your checkbook register balance by
  - Adding any interest earned
  - Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(+) \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

(=) \$ \_\_\_\_\_  
Subtotal of 1 and 2

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Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(-) \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

(=) \$ \_\_\_\_\_  
Total

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Account Statement

1-800-922-9999

2 OF 4

Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.

Beginning April 19, 2001  
through May 17, 2001

## Checking

## SUMMARY

DORIS H MENDES  
Citizens Circle Checking  
113077-003-3

## Balance Calculation

Previous Balance	243.09
Checks	2,408.74 -
Withdrawals & Fees	451.96 -
Deposits & Additions	3,222.90 +
Current Balance	605.29 =

Previous Balance

243.09

## TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Item No.	Check #	Amount	Date	Item No.
1072	80.00	04/20	43402874	1102*	110.00	05/07	13220022
1073	130.00	04/19	41928115	1103	300.00	04/30	70839158
1075*	70.00	04/19	42031409	1104	85.00	05/07	13035478
1076	50.00	04/25	10061562	1105	100.00	05/07	80109151
1090*	40.00	04/24	42016918	1106	60.00	05/07	13018939
1091	20.00	04/24	82500744	1107	100.00	05/07	72508457
1092	74.50	04/24	42016782	1109*	32.97	05/08	16506780
1093	45.00	04/26	20619647	1110	47.34	05/08	20236359
1094	6.77	04/24	82534590	1111	50.00	05/08	20203663
1095	100.00	04/26	10805748	1112	13.74	05/09	26735035
1097*	30.00	04/25	43221430	1113	328.42	05/10	41721884
1098	15.00	04/24	82500746	1114	100.00	05/15	77412858
1100*	350.00	04/25	71817554	1115	70.00	05/11	25632564

Total Checks

2,408.74

## Withdrawals &amp; Fees

## ATM/Purchases

Date	Amount	Description	Location Code
04/19	20.00	ATM Withdrawal	CMXI20
04/20	160.00	ATM Withdrawal	CMUL10
04/20	9.96	Point Of Sale Debit	269037 HI-Lo Foods Jamaica Plain MA
05/07	60.00	ATM Withdrawal	CMXI30

## Other Withdrawals

Date	Item No.	Amount	Description
04/27	70334977	150.00	Wells Fargo Checkpaymt 042601 1096

## Fees

Date	Item No.	Amount	Description	Location Code
		52.00	Overdraft Fee (2)	

Total Withdrawals &amp; Fees

451.96

## Deposits &amp; Additions

## Other Additions

Date	Item No.	Amount	Description
04/19	87880035	379.82	Deutsches Altenh 99801 041901 016581618
04/20	70512810	500.93	Deposit

**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement \$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**+** \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

**=** \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**-** \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

**=** \$ \_\_\_\_\_  
Total

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## Account Statement

1-800-922-9999

3 OF 4

Call Citizens' PhoneBank anytime for account information,  
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Beginning April 19, 2001  
through May 17, 2001

Checking continued from previous page

## Other Additions (continued)

DORIS H MENDES  
Citizens Circle Checking  
113077-003-3

Date	Item No.	Amount	Description
04/26	58824748	186.68	Deutsches Altenh 99801 042601 016581618
04/27	75134593	410.48	Deposit
05/02	71505598	125.00	Deposit
05/03	11183273	382.58	Deutsches Altenh 99801 050301 016581618
05/08		67.96	Overdraft Line Transfer
05/09		13.74	Overdraft Line Transfer
05/10	82514862	279.12	Deutsches Altenh 99801 051001 016581618
05/10	87932228	100.00	Deposit
05/14		1.77	Overdraft Line Transfer
05/16	72501898	400.00	Deposit
05/17	53784394	374.82	Deutsches Altenh 99801 051701 016581618

Total Deposits & Additions  
+ -----  
3,222.90  
  
Current Balance  
= -----  
605.29

## CITIZENS ATM LOCATIONS USED

Location Code	Times Used	Location
CMJL10	001	Citizens Dedham, Dedham MA
CMXI20	001	Citizens Centre St 2, West Roxbury MA
CMXI30	001	Citizens Centre St 3, West Roxbury MA

## Overdraft Line of Credit

## SUMMARY

## Balance Calculation

	Balance		
Previous Balance	976.53	Average Daily Balance	950.25
Advances & Debits	83.47 +	Credit Limit	1,000.00
FINANCE CHARGE	-13.59 +	Available Credit	86.41
Payments & Credits	160.00 -		
Current Balance	913.59 =	Interest	

DORIS H MENDES  
Overdraft Line of Credit  
113077-003-3

ANNUAL PERCENTAGE RATE 18.00%  
Daily Periodic Rate .04932%  
Days in Billing Cycle 29

## Payment

Statement Beginning Date 04/19/01  
Statement Closing Date 05/17/01  
Past Due Amount .00  
Payment Due Date 06/11/01  
Minimum Payment Due 20.00

Previous Balance

## TRANSACTION DETAILS

976.53

## Checking Account Balance Worksheet

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**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**+** \$ \_\_\_\_\_  
Total of 2

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Subtotal of 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**-** \$ \_\_\_\_\_  
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## Account Statement

1-800-922-9999

4 OF 4

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Beginning April 19, 2001  
through May 17, 2001

## Overdraft Line of Credit continued from previous page

## Advances &amp; Other Debits

DORIS H MENDES  
Overdraft Line of Credit  
113077-003-3

Date	Item No.	Amount	Description
05/08		67.96	Transfer To Checking
05/09		13.74	Transfer To Checking
05/14		1.77	Transfer To Checking
05/17		13.59	Finance Charge

Total Advances & Debits  
+ -----  
97.06

## Payments &amp; Other Credits

Date	Item No.	Amount	Description
04/27	75134473	60.00	Payment
05/16	72501896	100.00	Payment

Total Payments & Credits  
-----  
160.00  
Current Balance  
-----  
913.59

## Savings

## SUMMARY

## Balance Calculation

	Balance		
Previous Balance	14.80	Average Daily Balance	14.80
Withdrawals & Fees	.00 -	Interest	
Deposits & Additions	.00 +	Current Interest Rate	1.00%
Interest Paid	.02 +	Annual Percentage Yield Earned	.85%
Current Balance	14.82 =	Number of Days Interest Earned	29
		Interest Earned	.01
		Interest Paid this Year	.51

DORIS H MENDES  
Statement Savings  
1152-625096

Previous Balance

## TRANSACTION DETAILS

Date	Item No.	Amount	Description
05/17		.02	Interest

14.80

Total Interest Paid  
+ -----  
.02

Current Balance  
-----  
14.82



## Checking Account Balance Worksheet

- Before completing this worksheet, please be sure to adjust your checkbook register balance by
- Adding any interest earned
  - Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

$\oplus$  \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

$\oplus$  \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

$\ominus$  \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

$\oplus$  \$ \_\_\_\_\_  
Total

## Customer Service

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1-800-922-9999

Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.

Citizens Circle  
Account Statement

1 OF 4

Beginning May 18, 2001  
through June 19, 2001

US059 BR796

36 1

DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026

## Contents

Summary	Page	1
Checking	Page	2
Overdraft Line	Page	3
Savings	Page	4

## Citizens Circle Summary

Account	Account Number	Balance Last Statement	Balance This Statement	DORIS H MENDES Citizens Circle Checking 113077-003-3
<b>DEPOSIT BALANCE</b>				
Checking				
Citizens Circle Checking	113077-003-3	605.29	5.14	
Savings				
Citizens Circle Savings	1152-625096	14.82	14.83	
Citizens Circle Passbook	1152-770126	6,428.38	4,933.83	
				Total Deposit Balance
				= 4,953.80
<b>LOAN BALANCE</b>				
Overdraft Line of Credit	113077-003-3	913.59	908.21	
				Total Loan Balance
				= 908.21
Average monthly combined balance to waive monthly fee is				5,000.00
Your average monthly combined balance this statement period is				6,924.81
				Total Relationship Balance
				= 5,862.01

## MEMO

If your credit card account appears on the Circle summary section of your statement, please note that your credit card balance is as of February 11, 1999. This balance will be reported on your upcoming statements until we have completed the transfer of your account to our new credit card servicing company. We are sorry for any inconvenience and we thank you for your understanding.

## Checking Account Balance Worksheet

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**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**(+)** \$ \_\_\_\_\_  
Total of 2

**(=)** \$ \_\_\_\_\_  
Subtotal of 1 and 2

**3** Subtotal by adding 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**(-)** \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

**(=)** \$ \_\_\_\_\_  
Total

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Account Statement

1-800-922-9999

2 OF 4

Call Citizens' PhoneBank anytime for account information,  
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Beginning May 18, 2001  
through June 19, 2001

## Checking

## SUMMARY

## Balance Calculation

Previous Balance	605.29
Checks	2,243.33 -
Withdrawals & Fees	1,626.92 -
Deposits & Additions	3,270.10 +
Current Balance	5.14 =

DORIS H MENDES  
Citizens Circle Checking  
113077-003-3

Previous Balance

## TRANSACTION DETAILS

605.29

Checks \* There is a break in check sequence

Check #	Amount	Date	Item No.	Check #	Amount	Date	Item No.
1086	65.00	06/18	80527178	1133	80.00	05/24	17318942
1116*	120.00	05/21	10822522	1134	60.00	05/24	17339026
1117	50.00	05/22	11804702	1135	6.77	05/30	76106539
1118	80.00	05/21	42210258	1136	47.03	05/30	76106929
1119	70.00	05/21	43000725	1137	60.00	05/22	76924436
1120	30.00	05/22	76813117	1138	110.00	05/29	25209817
1121	100.00	05/21	43014612	1139	60.00	06/04	40600135
1122	50.00	05/21	42214313	1141*	125.00	06/01	87405395
1123	50.00	05/21	70910557	1143*	328.42	06/12	32019295
1124	10.00	05/29	25121249	1144	43.44	06/13	32600510
1125	28.17	06/04	80124830	1181*	25.00	06/19	36027484
1126	20.00	05/25	80609005	1182	70.00	06/18	25209049
1127	74.50	05/25	28208109	1184*	20.00	06/18	40218056
1128	40.00	05/29	25110917	1185	30.00	06/19	36236468
1129	50.00	05/29	40720435	1186	40.00	06/19	36028145
1130	50.00	05/29	25212853	1188*	45.00	06/19	36028146
1131	35.00	05/24	17318892	1190*	100.00	06/18	25209516
1132	50.00	05/24	17320768	1191	20.00	06/19	36300413

Total Checks

2,243.33

## Withdrawals &amp; Fees

## ATM/Purchases

Date	Amount	Description	Location
05/29	400.00	ATM Withdrawal	Code
06/01	300.00	ATM Withdrawal	CMX130
06/01	300.00	ATM Withdrawal	CMY010
06/01	100.75	ATM Withdrawal - 90508 American Airlines E. Boston MA	CMY010
06/11	100.00	ATM Withdrawal - 0015 Red Unicaud Lima	
06/13	17.34	Point Of Sale Debit - 269037 HI-Lo Foods Jamaica Plai MA	
06/14	100.00	ATM Withdrawal	CMX130
06/14	25.50	Point Of Sale Debit - 098609 Roche Bros #103 W.Roxbury MA	
06/18	70.80	MMC Purchase - 314058 American Lima OK	
06/18	40.75	ATM Withdrawal - 91135 1230 VFW Pkwy W Roxbury MA	
06/18	20.00	ATM Withdrawal	CMX130
06/18	11.78	MMC Purchase - 045737 Roman's Hallmark Shop Dedham MA	

## Other Withdrawals

Date	Item No.	Amount	Description
06/05	67651507	120.00	Ccb-Hunt 01155 Checkpaymt 066411 000000000001142
06/11		20.00	Overdraft Line Payment

Total Withdrawals &amp; Fees

1,626.92

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  - Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**+** \$ \_\_\_\_\_  
Total of 2

**=** \$ \_\_\_\_\_  
Subtotal of 1 and 2

**3** Subtotal by adding 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**-** \$ \_\_\_\_\_  
Total of 4

**=** \$ \_\_\_\_\_  
Total

**5** Subtract 4 from 3. This should match your checkbook register balance

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## Account Statement

1-800-922-9999

3 OF 4

Call Citizens' PhoneBank anytime for account information,  
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Beginning May 18, 2001  
through June 19, 2001

Checking continued from previous page

## Deposits &amp; Additions

## Other Additions

Date	Item No.	Amount	Description
05/18	88315821	237.73	Deposit
05/22	76924439	228.36	Deposit
05/24	24938896	410.83	Deutsches Altenh 99801 052401 016581618
05/25	70222816	437.49	Deposit
05/31	06691876	410.63	Deutsches Altenh 99801 053101 016581618
05/31	06691875	203.05	Deutsches Altenh 99801 053101 016581618
06/01	87405391	400.00	Deposit
06/07	67788747	346.69	Deutsches Altenh 99801 060701 016581618
06/08	80318024	200.00	Deposit
06/18	75409099	395.32	Deposit

DORIS H MENDES  
Citizens Circle Checking  
113077-003-3

	Total Deposits & Additions
+	3,270.10
	Current Balance
=	5.14

## CITIZENS ATM LOCATIONS USED

Location Code	Times Used	Location
CMXI30	003	Citizens Centre St 3, West Roxbury MA
CMY010	002	West Roxbury, West Roxbury MA

## Overdraft Line of Credit

## SUMMARY

## Balance Calculation

	Balance		
Previous Balance	913.59	Average Daily Balance	898.25
Advances & Debits	.00 +	Credit Limit	1,000.00
FINANCE CHARGE	14.62 +	Available Credit	91.79
Payments & Credits	20.00 -		
Current Balance	908.21 =	Interest	

DORIS H MENDES  
Overdraft Line of Credit  
113077-003-3

ANNUAL PERCENTAGE RATE	18.00%
Daily Periodic Rate	.04932%
Days in Billing Cycle	33

## Payment

Statement Beginning Date	05/18/01
Statement Closing Date	06/19/01
Past Due Amount	.00
Payment Due Date	07/14/01
Minimum Payment Due	20.00

Previous Balance

## TRANSACTION DETAILS

913.59

## Checking Account Balance Worksheet

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  - Adding any interest earned
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**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**+** \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

**=** \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**-** \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

**=** \$ \_\_\_\_\_  
Total

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4 OF 4

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Beginning May 18, 2001  
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## Overdraft Line of Credit continued from previous page

## Advances &amp; Other Debits

Date	Item No.	Amount	Description
06/19		14.62	Finance Charge

DORIS H MENDES  
Overdraft Line of Credit  
113077-003-3

Total Advances & Debits  
+ -----  
14.62

## Payments &amp; Other Credits

Date	Item No.	Amount	Description
06/11		20.00	Payment From Checking

Total Payments & Credits  
-----  
20.00

Current Balance  
-----  
908.21

## Savings

## SUMMARY

## Balance Calculation

## Balance

Previous Balance	14.82	Average Daily Balance	14.82
Withdrawals & Fees	.00 -	Interest	
Deposits & Additions	.00 +		
Interest Paid			
Current Balance	14.83 =	Current Interest Rate	1.24%
		Annual Percentage Yield Earned	.75%
		Number of Days Interest Earned	33
		Interest Earned	.01
		Interest Paid this Year	.52

DORIS H MENDES  
Citizens Circle Savings  
1152-625096

Previous Balance

## TRANSACTION DETAILS

## Interest

14.82

Date	Item No.	Amount	Description
06/19		.01	Interest

Total Interest Paid  
+ -----  
.01

Current Balance  
-----  
14.83

## | NEWS FROM CITIZENS

- Apply today for a Citizens Home Equity Loan - a great way to consolidate debt, finance home improvements or pay for tuition - and receive an answer in minutes. Just call 1-800-340-LOAN, stop by a Citizens branch or visit [citizensbank.com](http://citizensbank.com).



## Checking Account Balance Worksheet

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\$ \_\_\_\_\_  
Current Balance

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Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(+) \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

(=) \$ \_\_\_\_\_  
Subtotal of 1 and 2

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Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(-) \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

(=) \$ \_\_\_\_\_  
Total

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Based on Average Daily Balance Computation Method

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Thank you for banking with Citizens Bank.



# Citizens Bank

1-800-922-9999

Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.

Citizens Circle  
Account Statement

1 OF 5

Beginning June 20, 2001  
through July 19, 2001

US059 BR796

39 1

DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026

## Contents

Summary	Page	1
Checking	Page	2
Overdraft Line	Page	3
Savings	Page	4

## Citizens Circle Summary

Account	Account Number	Balance Last Statement	Balance This Statement	
<b>DEPOSIT BALANCE</b>				DORIS H MENDES Citizens Circle Checking 113077-003-3
Checking				
Citizens Circle Checking	113077-003-3	5.14	232.52	
Savings				
Citizens Circle Savings	1152-625096	14.83	259.26	
Citizens Circle Passbook	1152-770126	4,933.83	136.57	
				Total Deposit Balance
				= 628.35
<b>LOAN BALANCE</b>				
Overdraft Line of Credit	113077-003-3	908.21	903.82	
				Total Loan Balance
				= 903.82
Average monthly combined balance to waive monthly fee is				5,000.00
Your average monthly combined balance this statement period is				5,644.88
				Total Relationship Balance
				= 1,532.17

## MEMO

If your credit card account appears on the Circle summary section of your statement, please note that your credit card balance is as of February 11, 1999. This balance will be reported on your upcoming statements until we have completed the transfer of your account to our new credit card servicing company. We are sorry for any inconvenience and we thank you for your understanding.

## Checking Account Balance Worksheet

- Before completing this worksheet, please be sure to adjust your checkbook register balance by
- Adding any interest earned
  - Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**(+)** \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

**(=)** \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**(-)** \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

**(=)** \$ \_\_\_\_\_  
Total

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1-800-922-9999

2 OF 5

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Beginning June 20, 2001  
through July 19, 2001

## Checking

## SUMMARY

## Balance Calculation

Previous Balance	5.14
Checks	5,659.07 -
Withdrawals & Fees	255.05 -
Deposits & Additions	6,141.50 +
Current Balance	232.52 =

DORIS H MENDES  
Citizens Circle Checking  
113077-003-3

Previous Balance

## TRANSACTION DETAILS

5.14

Checks \* There is a break in check sequence

Check #	Amount	Date	Item No.	Check #	Amount	Date	Item No.
1140	60.00	06/29	70933299	1165	328.42	07/10	26734733
1145*	1,000.00	06/20	36469415	1167*	85.00	07/19	72317098
1146	310.00	07/06	36307418	1170*	80.00	07/19	30428558
1147	100.00	06/27	41909960	1171	1,000.00	07/09	81514801
1148	60.00	07/10	82313840	1172	475.00	07/09	81514800
1149	50.00	07/09	22518439	1173	10.71	07/13	85508815
1150	90.00	07/09	11006528	1175*	201.53	07/17	12127036
1151	80.00	07/06	31603490	1183*	30.00	06/26	81015853
1153*	15.00	07/06	85810186	1189*	45.00	06/26	30519353
1154	7.19	07/06	36405525	1192*	60.00	06/25	15231856
1155	20.00	07/06	36405528	1193	30.00	06/26	30539111
1156	40.00	07/06	31324203	1194	74.50	06/25	40226969
1157	30.00	07/09	11406071	1195	71.18	06/25	75531788
1158	85.00	07/06	31603491	1196	14.53	06/25	75531787
1159	25.00	07/09	10918662	1197	20.00	06/27	76507301
1160	6.77	07/10	82319075	1198	20.00	07/02	15219252
1161	95.00	07/09	80926129	1199	180.00	07/09	10906164
1162	355.00	07/10	40942224	1200	100.00	07/06	73305628
1163	34.53	07/06	80402245	1202*	327.00	07/13	76428805
1164	42.71	07/09	10805202				

Total Checks

5,659.07

## Withdrawals &amp; Fees

## ATM/Purchases

Date	Amount	Description	Location Code
06/21	20.75	ATM Withdrawal - 91141 1857 Centre St W Roxbury MA	
06/25	100.00	ATM Withdrawal	
06/26	33.00	MMC Purchase - 841020 Jillian's Boston Boston MA	CMY010
07/02	31.30	Point Of Sale Debit - Lk1775 Broadway Market Raynham MA	

## Other Withdrawals

Date	Item No.	Amount	Description
06/25	62150866	50.00	Wells Fargo Checkpaymt 062201 1187
07/16		20.00	Overdraft Line Payment

Total Withdrawals &amp; Fees

255.05

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\$ \_\_\_\_\_  
Current Balance

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Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(+) \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

(=) \$ \_\_\_\_\_  
Subtotal of 1 and 2

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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(-) \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

(=) \$ \_\_\_\_\_  
Total

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## Account Statement

1-800-922-9999

3 OF 5

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Beginning June 20, 2001  
through July 19, 2001

Checking continued from previous page

## Deposits &amp; Additions

DORIS H MENDES  
Citizens Circle Checking  
113077-003-3

## Other Additions

Date	Item No.	Amount	Description
06/21	72103646	914.17	Deposit
06/21	01211909	400.97	Deutsches Altenh 99801 062101 016581618
06/25	80316227	527.84	Deposit
06/25	80717000	100.00	Deposit
06/28	85209040	1,500.00	Deposit
06/28	72495745	356.87	Deutsches Altenh 99801 062801 016581618
07/02	81321724	400.00	Deposit
07/03	82733003	244.17	Deposit
07/05	44317897	410.16	Deutsches Altenh 99801 070501 016581618
07/09	77701946	200.00	Telephone Transfer From Savings 1152625096
07/09	81233843	157.51	Deposit
07/12	15354682	374.10	Deutsches Altenh 99801 071201 016581618
07/12	85213533	40.00	Deposit
07/16	76714618	115.79	Deposit
07/17		2.40	Overdraft Line Transfer
07/19	86852513	397.52	Deutsches Altenh 99801 071901 016581618

Total Deposits & Additions  
+ -----  
6,141.50

Current Balance  
-----  
232.52

## CITIZENS ATM LOCATIONS USED

Location Times	Location
Code Used	
CMY010 001	West Roxbury, West Roxbury MA

## Overdraft Line of Credit

## SUMMARY

## Balance Calculation

	Balance		
Previous Balance	908.21	Average Daily Balance	893.11
Advances & Debits	2.40 +	Credit Limit	1,000.00
FINANCE CHARGE	13.21 +	Available Credit	96.18
Payments & Credits	20.00 -		
Current Balance	903.82 =	Interest	

ANNUAL PERCENTAGE RATE 18.00%  
Daily Periodic Rate .04932%  
Days in Billing Cycle 30

## Payment

Statement Beginning Date 06/20/01  
Statement Closing Date 07/19/01  
Past Due Amount .00  
Payment Due Date 08/13/01  
Minimum Payment Due 20.00

DORIS H MENDES  
Overdraft Line of Credit  
113077-003-3

## TRANSACTION DETAILS

Previous Balance

908.21

## Checking Account Balance Worksheet

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\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**+** \$ \_\_\_\_\_  
Total of 2

**=** \$ \_\_\_\_\_  
Subtotal of 1 and 2

**3** Subtotal by adding 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**-** \$ \_\_\_\_\_  
Total of 4

**=** \$ \_\_\_\_\_  
Total

**5** Subtract 4 from 3. This should match your checkbook register balance

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4 OF 5

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Beginning June 20, 2001  
through July 19, 2001

Overdraft Line of Credit continued from previous page

## Advances &amp; Other Debits

DORIS H MENDES  
Overdraft Line of Credit  
113077-003-3

Date	Item No.	Amount	Description
07/17		2.40	Transfer To Checking
07/19		13.21	Finance Charge

Total Advances & Debits  
+ -----  
15.61

## Payments &amp; Other Credits

Date	Item No.	Amount	Description
07/16		20.00	Payment From Checking

Total Payments & Credits  
-----  
20.00

Current Balance

903.82

## Savings

## SUMMARY

## Balance Calculation

## Balance

Previous Balance	14.83	Average Daily Balance	3,637.49
Withdrawals & Fees	7,860.00 -	Interest	
Deposits & Additions	8,100.00 +	Current Interest Rate	1.24%
Interest Paid	4.43 +	Annual Percentage Yield Earned	1.49%
Current Balance	259.26 =	Number of Days Interest Earned	30
		Interest Earned	4.43
		Interest Paid this Year	4.95

DORIS H MENDES  
Citizens Circle Savings  
1152-625096

Previous Balance

14.83

## TRANSACTION DETAILS

## Withdrawals &amp; Fees

## ATM/Purchases

Date	Amount	Description	Location Code
06/29	500.00	ATM Withdrawal	CMXI20
07/18	160.00	ATM Withdrawal	CMXI30

## Other Withdrawals

Date	Item No.	Amount	Description
07/09	77700001	200.00	Telephone Transfer To Checking 1130770033
07/09	70204869	7,000.00	Withdrawal

Total Withdrawals &amp; Fees

7,860.00

## Deposits &amp; Additions

## Other Additions

Date	Item No.	Amount	Description
06/21	72103649	4,000.00	Deposit



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Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

$\oplus$  \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

$\oplus$  \$ \_\_\_\_\_  
Subtotal of 1 and 2

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Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

$\ominus$  \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

$\oplus$  \$ \_\_\_\_\_  
Total

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5 OF 5

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Beginning June 20, 2001  
through July 19, 2001

Savings continued from previous page

## Other Additions (continued)

Date	Item No.	Amount	Description
06/22	81905848	2,000.00	Deposit
07/03	82733001	1,100.00	Deposit
07/06	80412401	1,000.00	Deposit

DORIS H MENDES  
Citizens Circle Savings  
1152-625096

Total Deposits & Additions  
+ -----  
8,100.00

## Interest

Date	Item No.	Amount	Description
07/19		4.43	Interest

Total Interest Paid  
+ -----  
4.43

Current Balance  
= -----  
259.26

## CITIZENS ATM LOCATIONS USED

Location Code	Times Used	Location
CMXI20	001	Citizens Centre St 2, West Roxbury MA
CMXI30	001	Citizens Centre St 3, West Roxbury MA

## | NEWS FROM CITIZENS

- Do you live in one state and work in another? Do you travel often around New England? Remember that Citizens has convenient locations almost everywhere you are--with more than 330 branches and 800 ATMs in Massachusetts, Connecticut, New Hampshire and Rhode Island. You can now make deposits, balance transfers, and PIN changes at out-of-state Citizens ATMs. And you can cash checks, make withdrawals, loan payments and deposits at any out-of-state Citizens branch. Just call our PhoneBank at 1-800-922-9999 or visit [www.citizensbank.com](http://www.citizensbank.com) to find the closest Citizens location.

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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**(+)** \$ \_\_\_\_\_  
Total of 2

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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**(-)** \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

**(=)** \$ \_\_\_\_\_  
Total

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Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

**Deposit Accounts are Non-Transferable**

Personal deposit accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporate entity.

**In Case of Errors or Questions about your Personal Deposit Electronic Transfers or Loan Statements***Electronic Transfers or Loan Statements*

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**Finance Charge Calculations for Overdraft Line of Credit Accounts Based on Average Daily Balance Computation Method***Calculating your Finance Charge*

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1-800-922-9999

Call Citizens' PhoneBank anytime for account information,  
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Citizens Circle  
Account Statement

1 OF 5

Beginning July 20, 2001  
through August 17, 2001

US059 BR796

39 1

DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026

## Contents

Summary	Page	1
Checking	Page	2
Overdraft Line	Page	4
Savings	Page	5

## Citizens Circle Summary

Account	Account Number	Balance Last Statement	Balance This Statement	
<b>DEPOSIT BALANCE</b>				<b>DORIS H MENDES Citizens Circle Checking 113077-003-3</b>
Checking				
Citizens Circle Checking	113077-003-3	232.52	655.50	
Savings				
Citizens Circle Savings	1152-625096	259.26	78.73	
Citizens Circle Passbook	1152-770126	136.57	1.00	
<b>Total Deposit Balance</b>				<b>734.23</b>
<b>LOAN BALANCE</b>				
Overdraft Line of Credit	113077-003-3	903.82	856.12	
<b>Total Loan Balance</b>				<b>856.12</b>
<b>Average monthly combined balance to waive monthly fee is</b>				<b>5,000.00</b>
<b>Your average monthly combined balance this statement period is</b>				<b>1,566.56</b>
<b>Total Relationship Balance</b>				<b>1,590.35</b>

## MEMO

If your credit card account appears on the Circle summary section of your statement, please note that your credit card balance is as of February 11, 1999. This balance will be reported on your upcoming statements until we have completed the transfer of your account to our new credit card servicing company. We are sorry for any inconvenience and we thank you for your understanding.

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- Before completing this worksheet, please be sure to adjust your checkbook register balance by
- Adding any interest earned
  - Subtracting any fees or other charges

1 Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(+) \$ \_\_\_\_\_  
Total of 2

(=) \$ \_\_\_\_\_  
Subtotal of 1 and 2

3 Subtotal by adding 1 and 2

4 List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(-) \$ \_\_\_\_\_  
Total of 4

(=) \$ \_\_\_\_\_  
Total

5 Subtract 4 from 3. This should match your checkbook register balance



## Account Statement

1-800-922-9999

2 OF 5

Call Citizens' PhoneBank anytime for account information,  
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Beginning July 20, 2001  
through August 17, 2001

## Checking

## SUMMARY

## Balance Calculation

Previous Balance	232.52
Checks	2,274.49 -
Withdrawals & Fees	1,446.79 -
Deposits & Additions	4,144.26 +
Current Balance	655.50 =

DORIS H MENDES  
Citizens Circle Checking  
113077-003-3

Previous Balance

232.52

## TRANSACTION DETAILS

Checks \* There is a break in check sequence

Check #	Amount	Date	Item No.	Check #	Amount	Date	Item No.
1166	20.00	07/20	22130202	1234	62.03	07/30	32802656
1168*	40.00	07/23	37407557	1236*	5.00	07/30	87830122
1169	30.00	07/23	37407074	1237	150.00	08/01	42307334
1176*	90.00	08/09	40205552	1238	105.81	07/31	36112819
1177	100.00	08/09	38425937	1239	39.66	07/30	21225094
1178	60.00	07/30	42027117	1240	60.00	07/30	71826663
1179	50.00	07/27	35506704	1241	50.00	08/03	40717824
1180	30.00	07/31	26536673	1242	35.26	08/06	73203597
1203*	30.00	07/23	43732352	1243	14.28	08/06	73203589
1204	13.05	07/23	37504403	1244	60.00	08/14	80131163
1221*	80.00	07/27	35515305	1245	70.00	08/09	40204949
1222	30.00	07/27	35840037	1246	30.00	08/10	40505578
1224*	60.00	08/13	40920811	1247	40.00	08/13	27327951
1225	30.00	07/30	32800326	1248	20.00	08/10	40318862
1226	20.00	07/30	87402998	1249	100.00	08/10	30933474
1227	100.00	07/30	87406975	1250	30.00	08/10	40507239
1228	18.21	07/31	81031272	1251	328.42	08/09	38430889
1229	96.00	08/07	70431178	1261*	5.00	08/14	21400011
1232*	6.77	07/31	81032709	1264*	65.00	08/09	30711616
1233	100.00	08/13	27340682				

Total Checks

2,274.49

## Withdrawals &amp; Fees

## ATM/Purchases

Date	Amount	Description	Location Code
07/23	20.98	MMC Purchase - 041019 Filenes Baseme00005371 Dedham MA	
07/26	91.90	MMC Purchase - 041117 Gap #2280 Dedham MA	
07/26	40.75	ATM Withdrawal - 91096 594 Washington St Stoughton MA	
07/27	60.00	ATM Withdrawal	CMY010
07/30	60.75	ATM Withdrawal - 91136 1665 VFW Parkway West Roxbury MA	
07/30	20.00	ATM Withdrawal	CMXI30
07/31	60.00	ATM Withdrawal	CMY010
08/01	20.00	ATM Withdrawal	CMXI30
08/02	20.00	ATM Withdrawal	CMXI30
08/06	180.00	ATM Withdrawal	CMXI10
08/06	40.75	ATM Withdrawal - 90857 829 Worcester Road Rte Natick MA	
08/07	18.05	Point Of Sale Debit - 044704 Sssc W Roxbury MA	
08/08	6.21	Point Of Sale Debit - 000200 Sssc Dedham MA	
08/09	10.01	MMC Purchase - 354807 Hess #21310 Dedham MA	
08/10	20.00	ATM Withdrawal	CMJP20
08/10	8.39	Point Of Sale Debit - 005963 Cns CVS Pharmacy In830844 Dedha	
08/17	301.50	ATM Withdrawal - 000000 4444 W. Vine Street Kissimmee FL	

## Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**3** Subtotal by adding 1 and 2

$\oplus$  \$ \_\_\_\_\_  
Total of 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**5** Subtract 4 from 3. This should match your checkbook register balance

$\ominus$  \$ \_\_\_\_\_  
Total of 4

$=$  \$ \_\_\_\_\_  
Total

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## Account Statement

1-800-922-9999

3 OF 5

Call Citizens' PhoneBank anytime for account information,  
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Beginning July 20, 2001  
through August 17, 2001

Checking continued from previous page

## Other Withdrawals

DORIS H MENDES  
Citizens Circle Checking  
113077-003-3

Date	Item No.	Amount	Description
07/27	88714644	350.00	Wells Fargo Checkpaymt 072601 1223
08/07	91611115	100.00	Ccb-Hunt 01216 Checkpaymt 071226 000000000001230

## Fees

Date	Item No.	Amount	Description	Location Code
08/17		17.50	Monthly Maintenance Fee (1)	

Total Withdrawals &amp; Fees

1,446.79

## Deposits &amp; Additions

## Other Additions

Date	Item No.	Amount	Description
07/24	76335620	300.00	Deposit
07/25	81724058	120.00	Deposit
07/26	58035217	385.24	Deutsches Altenh 99801 072601 016581618
07/27	87033149	566.60	Deposit
07/27	77540309	120.00	Deposit
07/30	71826351	50.00	Deposit
08/02	20253081	296.89	Deutsches Altenh 99801 080201 016581618
08/06	77612380	246.39	Deposit
08/07	80216502	450.00	Deposit
08/09	91774448	404.69	Deutsches Altenh 99801 080901 016581618
08/13	77408217	300.00	Deposit
08/14	78122429	500.00	Deposit
08/16	62998304	404.45	Deutsches Altenh 99801 081601 016581618

Total Deposits &amp; Additions

+ 4,144.26

Current Balance

= 655.50

## CITIZENS ATM LOCATIONS USED

Location Code	Times Used	Location
CMJP20	001	Citizens Jamaica Plain 2, Jamaica Plns MA
CMXI10	001	Citizens Centre St 1, West Roxbury MA
CMXI30	003	Citizens Centre St 3, West Roxbury MA
CMY010	002	West Roxbury, West Roxbury MA



## Checking Account Balance Worksheet

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- Adding any interest earned
  - Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(+) \$ \_\_\_\_\_  
Total of 2

(=) \$ \_\_\_\_\_  
Subtotal of 1 and 2

**3** Subtotal by adding 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(-) \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

(=) \$ \_\_\_\_\_  
Total

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Account Statement

1-800-922-9999

4 OF 5

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Beginning July 20, 2001  
through August 17, 2001

## Overdraft Line of Credit

## SUMMARY

DORIS H MENDES  
Overdraft Line of Credit  
113077-003-3

## Balance Calculation

## Balance

Previous Balance	903.82	Average Daily Balance	859.95
Advances & Debits	.00 +	Credit Limit	1,000.00
FINANCE CHARGE	12.30 +	Available Credit	143.88
Payments & Credits	60.00 -		
Current Balance	856.12 =	Interest	

ANNUAL PERCENTAGE RATE 18.00%  
Daily Periodic Rate .04932%  
Days in Billing Cycle 29

## Payment

Statement Beginning Date 07/20/01  
Statement Closing Date 08/17/01  
Past Due Amount .00  
Payment Due Date 09/11/01  
Minimum Payment Due 20.00

Previous Balance

903.82

## TRANSACTION DETAILS

## Advances &amp; Other Debits

Date	Item No.	Amount	Description
08/17		12.30	Finance Charge

Total Advances &amp; Debits

+ 12.30

## Payments &amp; Other Credits

Date	Item No.	Amount	Description
07/30	71826353	60.00	Payment

Total Payments &amp; Credits

- 60.00

Current Balance

= 856.12

## Checking Account Balance Worksheet

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**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(+) \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

(=) \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(-) \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

(=) \$ \_\_\_\_\_  
Total

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## Account Statement

1-800-922-9999

5 OF 5

Call Citizens' PhoneBank anytime for account information,  
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Beginning July 20, 2001  
through August 17, 2001

## Savings

## SUMMARY

## Balance Calculation

Previous Balance  
Withdrawals & Fees  
Deposits & Additions  
Interest Paid

259.26  
180.75 -  
.00 +

## Balance

Average Daily Balance

220.27

Interest

Current Balance

.22 +  
78.73 =

Current Interest Rate 1.24%  
Annual Percentage Yield Earned 1.24%  
Number of Days Interest Earned 31  
Interest Earned .23  
Interest Paid this Year 5.17

DORIS H MENDES  
Citizens Circle Savings  
1152-625096

## TRANSACTION DETAILS

## Withdrawals &amp; Fees

Previous Balance

259.26

## ATM/Purchases

Date	Amount	Description	Location Code
08/08	20.75	ATM Withdrawal - 91136 1665 VFW Parkway West Roxbury MA	CMXI10
08/14	160.00	ATM Withdrawal	CMXI10

Location Code  
CMXI10

Total Withdrawals &amp; Fees

180.75

## Interest

Date	Item No.	Amount	Description
08/17		.22	Interest

Total Interest Paid

.22

Current Balance

78.73

## CITIZENS ATM LOCATIONS USED

Location Code	Times Used	Location
CMXI10	001	Citizens Centre St 1, West Roxbury MA

**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

$\oplus$  \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

$\ominus$  \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

$\ominus$  \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

$\ominus$  \$ \_\_\_\_\_  
Total

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Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

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1-800-922-9999

Call Citizens' PhoneBank anytime for account information,  
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Citizens Circle  
Account Statement

1 OF 6

Beginning August 18, 2001  
through September 20, 2001

US059 BR796

31 1

DORIS H MENDES  
171 BRIDGE ST  
DEDHAM MA 02026

## Contents

Summary	Page	1
Checking	Page	2
Overdraft Line	Page	4
Savings	Page	5

## Citizens Circle Summary

Account	Account Number	Balance Last Statement	Balance This Statement	
<b>DEPOSIT BALANCE</b>				<b>DORIS H MENDES Citizens Circle Checking 113077-003-3</b>
Checking Citizens Circle Checking	113077-003-3	655.50	353.47	
Savings Citizens Circle Savings	1152-625096	78.73	867.50	
Citizens Circle Passbook	1152-770126	.00	2,299.14	
				<b>Total Deposit Balance</b>
				<b>= 3,520.11</b>
<b>LOAN BALANCE</b>				
Overdraft Line of Credit	113077-003-3	856.12	947.44	
				<b>Total Loan Balance</b>
				<b>= 947.44</b>
Average monthly combined balance to waive monthly fee is				5,000.00
Your average monthly combined balance this statement period is				3,058.36
				<b>Total Relationship Balance</b>
				<b>= 4,467.55</b>

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\$ \_\_\_\_\_  
Current Balance

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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

$\oplus$  \$ \_\_\_\_\_  
Total of 2

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Subtotal of 1 and 2

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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

$\ominus$  \$ \_\_\_\_\_  
Total of 4

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Total

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Account Statement

1-800-922-9999

2 OF 6

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Beginning August 18, 2001  
through September 20, 2001

## Checking

## SUMMARY

## Balance Calculation

DORIS H MENDES  
Citizens Circle Checking  
113077-003-3

Previous Balance	655.50
Checks	2,687.79 -
Withdrawals & Fees	884.19 -
Deposits & Additions	3,269.95 +
Current Balance	353.47 =

Previous Balance

## TRANSACTION DETAILS

655.50

Checks \* There is a break in check sequence

Check #	Amount	Date	Item No.	Check #	Amount	Date	Item No.
1205	60.00	09/10	81900383	1253	25.00	08/27	83032528
1206	100.00	09/17	26500747	1254	50.00	08/22	71534407
1208*	30.00	08/30	30118706	1256*	6.77	09/17	26836581
1209	90.00	08/30	30142170	1257	100.00	09/05	80126293
1210	15.00	08/31	81828837	1260*	25.00	09/17	10805303
1211	60.00	09/04	40912255	1501*	500.00	08/28	73218657
1212	50.00	08/30	30154436	1502	35.00	09/04	75614717
1213	50.00	08/31	30203756	1503	35.00	09/04	75614716
1214	45.00	08/31	81810260	1504	30.30	09/06	77002580
1215	70.00	08/31	40522689	1505	359.00	09/10	20310769
1216	30.00	08/31	30313842	1506	328.42	09/17	26836301
1217	65.96	08/31	30205722	1508*	125.00	09/17	70227175
1218	30.00	09/17	26609129	1509	58.98	09/20	42428975
1219	25.00	09/17	10625987	1521*	110.00	09/18	70901336
1220	29.12	09/18	82701572	1522	96.00	09/20	77714198
1252*	53.24	08/24	85835938				

Total Checks

2,687.79

## Withdrawals &amp; Fees

## ATM/Purchases

Date	Amount	Description	Location Code
08/22	15.55	Point Of Sale Debit - 000200 Sssc Dedham MA	
08/23	20.75	ATM Withdrawal - 91135 1230 VFW Pkwy W Roxbury MA	
08/23	18.84	MMC Purchase - 054186 Friendly Restaurant #2 Dedham MA	
08/24	20.00	ATM Withdrawal	CMJL10
08/27	33.91	MMC Purchase - 041019 Office Max 00001289 Dedham MA	
09/04	200.00	ATM Withdrawal	CMY010
09/04	40.00	ATM Withdrawal	CMXI30
09/07	38.14	Point Of Sale Debit - 000200 Sssc Dedham MA	
09/10	120.00	ATM Withdrawal	CMXI30
09/10	100.00	ATM Withdrawal	CMXI20
09/14	29.78	Point Of Sale Debit - 002010 Cns CVS Pharmacy In831646 W Rox	
09/17	40.90	Point Of Sale Debit - 044704 Sssc W Roxbury MA	
09/17	20.00	ATM Withdrawal	CMXI30
09/17	2.82	Point Of Sale Debit - 044704 Sssc W Roxbury MA	
09/19	20.00	ATM Withdrawal	CMXI30

## Other Withdrawals

Date	Item No.	Amount	Description
08/31	36366244	100.00	Ccb-Hunt 01242 Checkpaymt 069719 000000000001258
09/11		20.00	Overdraft Line Payment



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\$ \_\_\_\_\_  
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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**+** \$ \_\_\_\_\_  
Total of 2

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Subtotal of 1 and 2

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Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**-** \$ \_\_\_\_\_  
Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

**=** \$ \_\_\_\_\_  
Total

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## Account Statement

1-800-922-9999

3 OF 6

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Beginning August 18, 2001  
through September 20, 2001

Checking continued from previous page

## Fees

DORIS H MENDES  
Citizens Circle Checking  
113077-003-3

Date	Item No.	Amount	Description
09/11		26.00	Overdraft Fee (1)
09/20		17.50	Monthly Maintenance Fee (1)

Location  
Code

Total Withdrawals &amp; Fees

884.19

## Deposits &amp; Additions

## ATM

Date	Amount	Description
09/11	50.00	ATM Deposit

Location  
Code  
CMY010

## Other Additions

Date	Item No.	Amount	Description
08/23	34280943	300.51	Deutsches Altenh 99801 082301 016581618
08/30	05513100	253.15	Deutsches Altenh 99801 083001 016581618
08/31	71338493	447.64	Deposit
09/05		96.45	Overdraft Line Transfer
09/06	87408752	408.29	Deutsches Altenh 99801 090601 016581618
09/06	76801218	240.00	Deposit
09/11	86608256	280.55	Deposit
09/13	48379915	478.20	Deutsches Altenh 99801 091301 016581618
09/17	76219390	100.00	Deposit
09/18	77701094	200.00	Telephone Transfer From Savings 1152625096
09/20	10698008	415.16	Deutsches Altenh 99801 092001 016581618

Total Deposits &amp; Additions

+ 3,269.95

Current Balance

= 353.47

## CITIZENS ATM LOCATIONS USED

Location Code	Times Used	Location
CMJL10	001	Citizens Dedham, Dedham MA
CMXI20	001	Citizens Centre St 2, West Roxbury MA
CMXI30	004	Citizens Centre St 3, West Roxbury MA
CMY010	002	West Roxbury, West Roxbury MA

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Current Balance

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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**+** \$ \_\_\_\_\_  
Total of 2

**3** Subtotal by adding 1 and 2

**=** \$ \_\_\_\_\_  
Subtotal of 1 and 2

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Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**-** \$ \_\_\_\_\_  
Total of 4

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Total

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1-800-922-9999

4 OF 6

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## Overdraft Line of Credit

## SUMMARY

DORIS H MENDES  
Overdraft Line of Credit  
113077-003-3

## Balance Calculation

## Balance

Previous Balance	856.12	Average Daily Balance	889.63
Advances & Debits	96.45 +	Credit Limit	1,000.00
FINANCE CHARGE	14.87 +	Available Credit	52.56
Payments & Credits	20.00 -		
Current Balance	947.44 =	Interest	

ANNUAL PERCENTAGE RATE	18.00%
Daily Periodic Rate	.04932%
Days in Billing Cycle	32

## Payment

Statement Beginning Date	08/18/01
Statement Closing Date	09/20/01
Past Due Amount	.00
Payment Due Date	10/15/01
Minimum Payment Due	20.00

## TRANSACTION DETAILS

Previous Balance

856.12

## Advances &amp; Other Debits

Date	Item No.	Amount	Description
09/05		96.45	Transfer To Checking
09/20		14.87	Finance Charge

Total Advances &amp; Debits

+ 111.32

## Payments &amp; Other Credits

Date	Item No.	Amount	Description
09/11		20.00	Payment From Checking

Total Payments &amp; Credits

20.00

Current Balance

947.44

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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(+) \$ \_\_\_\_\_  
Total of 2

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_____	_____	_____	_____
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_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

(-) \$ \_\_\_\_\_  
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## Account Statement

1-800-922-9999

5 OF 6

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Beginning August 18, 2001  
through September 20, 2001

## Savings

## SUMMARY

DORIS H MENDES  
Citizens Circle Savings  
1152-625096

Balance Calculation		Balance	
Previous Balance	78.73	Average Daily Balance	172.77
Withdrawals & Fees	285.00 -	Interest	
Deposits & Additions	1,073.57 +	Current Interest Rate	1.24%
Interest Paid		Annual Percentage Yield Earned	1.26%
Current Balance	.20 + 867.50 =	Number of Days Interest Earned	32
		Interest Earned	.19
		Interest Paid this Year	5.37

## TRANSACTION DETAILS

Previous Balance

## Withdrawals &amp; Fees

78.73

## ATM/Purchases

Date	Amount	Description	Location Code
09/10	60.00	ATM Withdrawal	CMXI20
09/20	20.00	ATM Withdrawal	CMJP20

## Other Withdrawals

Date	Item No.	Amount	Description
09/18	77700001	200.00	Telephone Transfer To Checking 1130770033

## Fees

Date	Item No.	Amount	Description	Location Code
09/20		5.00	Monthly Maintenance Fee (1)	

Total Withdrawals &amp; Fees

285.00

## Deposits &amp; Additions

## Other Additions

Date	Item No.	Amount	Description
09/17	81830824	1,073.57	Deposit

Total Deposits &amp; Additions

+ 1,073.57

## Interest

Date	Item No.	Amount	Description
09/20		.20	Interest

Total Interest Paid

+ .20

Current Balance

= 867.50

**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**+** \$ \_\_\_\_\_  
Total of 2

**=** \$ \_\_\_\_\_  
Subtotal of 1 and 2

**3** Subtotal by adding 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**-** \$ \_\_\_\_\_  
Total of 4

**=** \$ \_\_\_\_\_  
Total

**5** Subtract 4 from 3. This should match your checkbook register balance

**Customer Service**

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

*Citizens Bank*  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

**Deposit Accounts are Non-Transferable**

Personal deposit accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporate entity.

**In Case of Errors or Questions about your Personal Deposit Electronic Transfers or Loan Statements***Electronic Transfers or Loan Statements*

If you think that your statement or receipt is wrong, or if you need more information about a transfer/transaction on your statement or receipt, call us at the number shown on the front of your statement or write us as soon as possible at the address above. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can call us, but you must also write to us to fully preserve your rights.

In your letter, please give us the following information:

- your name and account number;
- the dollar amount of the suspected error; and
- a description of the suspected error or item in question, including an explanation of why you believe there is an error or why you need more information.

*Electronic Transfers*

We will investigate your question and correct any error promptly. If we take more than 10 business days (10 calendar days in MA) to complete our investigation, we will credit your account for the amount in question so that you have use of the money during that time.

*Loan Statements*

You do not have to pay any amount in question while we are investigating it. However, you do have to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

**Finance Charge Calculations for Overdraft Line of Credit Accounts Based on Average Daily Balance Computation Method***Calculating your Finance Charge*

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

*Calculating your Average Daily Balance*

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance for your account.

**Change of Address**

Please call the number shown on the front of your statement to notify us of a change of address.

*Thank you for banking with Citizens Bank.*



Account Statement

1-800-922-9999

6 OF 6

Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.

Beginning August 18, 2001  
through September 20, 2001

Savings continued from previous page

## CITIZENS ATM LOCATIONS USED

DORIS H MENDES  
Citizens Circle Savings  
1152-625096

Location Times Code Used	Location
CMJP20 001	Citizens Jamaica Plain 2, Jamaica Plns MA
CMXI20 001	Citizens Centre St 2, West Roxbury MA



Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**+** \$ \_\_\_\_\_  
Total of 2

**=** \$ \_\_\_\_\_  
Subtotal of 1 and 2

**3** Subtotal by adding 1 and 2

**4** List outstanding checks, transfers, or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**-** \$ \_\_\_\_\_  
Total of 4

**=** \$ \_\_\_\_\_  
Total

**5** Subtract 4 from 3. This should match your checkbook register balance

#### Customer Service

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

#### Deposit Accounts are Non-Transferable

Personal deposit accounts, such as CDs and savings accounts, cannot be transferred to another person or to a corporate entity.

#### In Case of Errors or Questions about your Personal Deposit Electronic Transfers or Loan Statements

##### Electronic Transfers or Loan Statements

If you think that your statement or receipt is wrong, or if you need more information about a transfer/transaction on your statement or receipt, call us at the number shown on the front of your statement or write us as soon as possible at the address above. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can call us, but you must also write to us to fully preserve your rights.

In your letter, please give us the following information:

- your name and account number;
- the dollar amount of the suspected error; and
- a description of the suspected error or item in question, including an explanation of why you believe there is an error or why you need more information.

##### Electronic Transfers

We will investigate your question and correct any error promptly. If we take more than 10 business days (10 calendar days in MA) to complete our investigation, we will credit your account for the amount in question so that you have use of the money during that time.

##### Loan Statements

You do not have to pay any amount in question while we are investigating it. However, you do have to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

#### Finance Charge Calculations for Overdraft Line of Credit Accounts Based on Average Daily Balance Computation Method

##### Calculating your Finance Charge

We compute your finance charge by multiplying the Average Daily Balance of your account by the Daily Periodic Rate and then multiplying the result by the number of days in the billing cycle.

##### Calculating your Average Daily Balance

To get the average daily balance, we take the beginning balance of your account each day (which does not include any unpaid finance charges or fees), add any new Overdraft Line of Credit transactions as of the date of those transactions, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance for your account.

#### Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

Thank you for banking with Citizens Bank.

## **Exhibit H**

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS

\_\_\_\_\_  
ANTHONY MENDES  
And DORIS MENDES,

Plaintiffs,

v.

CENDANT MORTGAGE,

Defendant.

Civil Action No. 05CV11765DPW

**ANTHONY MENDES' RESPONSES TO  
DEFENDANT'S FIRST SET OF INTERROGATORIES**

Pursuant to Federal Rule of Civil Procedure 33, Plaintiff, Anthony Mendes, hereby responds to Defendant's First Set of Interrogatories.

**DEFINITIONS AND OBJECTIONS**

"Mendes" means Anthony and Doris Mendes, their attorneys and persons acting at their direction or on their behalf.

"Cendant" means Cendant Mortgage, its predecessors, successors, affiliates, agents, servants, employees, attorneys and persons acting at its direction or on its behalf.

**RESPONSES**

**INTERROGATORY NO. 1**

Please state the name, home and business address, and home and business telephone number, of the person answering these interrogatories, and whether the person answering these interrogatories has complied with all of the instructions set forth above. If the person answering has not fully complied with any instruction, please identify the instruction and how the person answering has failed to comply therewith.

INTERROGATORY 1 RESPONSE

Anthony Mendes

INTERROGATORY NO. 2

For each expert whom you expect to call as a witness at trial, please state:

- a. the name and business and home address of the expert;
- b. state the subject matter on which the expert is expected to testify, including the substance of the facts, opinions and conclusions to which the expert is expected to testify at trial, and a summary of the grounds for each opinion and conclusion;
- c. state the profession, occupation, or field in which you claim the witness is an expert; provide a summary of the expert's qualifications, including educational background, specialized training or experience, organizational memberships, past and present positions, and the name and address of the employer for each position; and identify all publications, papers, speeches, technical writings or other documents authored or edited by the expert;
- d. identify any proceedings including depositions, trials, hearings, agency or other proceedings, at which the expert has testified or submitted comments, whether orally, in writing, or both, including the issues involved and the substance of the expert's testimony or comments;
- e. identify all reports, memoranda, documents or other materials reviewed, considered or relied on by the expert in reaching each opinion or conclusion;
- f. identify all reports, memoranda, notes, or documents of any kind prepared in connection with this litigation by, for, or under the direction or supervision of any witness whom you expect to call as an expert at trial, and identify any person in addition to such expert who participated in the preparation of such reports, memoranda, notes, or documents.

INTERROGATORY 2 RESPONSE

Anthony Mendes has not yet selected any experts.

INTERROGATORY NO. 3

State the name, and business and home address and telephone number, of each person with knowledge (whether first hand or otherwise), or likely to have knowledge (whether first hand or otherwise), of the facts or circumstances raised by the pleadings filed in this action. For each such person, state with particularity what facts you anticipate such person to know, and your reasons for believing the person to have such knowledge or information.

INTERROGATORY 3 RESPONSE

Greg Abbott – knowledge as to discussions and potential sale.

Anthony and Doris Mendes – knowledge as to discussions and potential sale.

Cendant employees named in defendant's initial disclosures – knowledge as to discussions and potential sale.

Anthony Mendes reserves the right to supplement this response.

INTERROGATORY NO. 4

Please identify all communications between Mendes and Cendant Mortgage concerning the allegations in the Complaint or the property located at 1-3 Chilson Street, Mansfield, Massachusetts (the "Property").

INTERROGATORY 4 RESPONSE

Anthony Mendes states that various written communication are evidenced in the documents that he produced. In addition, he spoke with a Cendant employee concerning the application for the loan. Further communications may be more fully addressed in the deposition of Ms. Mendes.

INTERROGATORY NO. 5

Please identify all communications between Anthony Mendes and any real estate broker concerning the allegations in the Complaint or the Property.

INTERROGATORY 5 RESPONSE

Mr. Mendes had communications with real estate brokers concerning the sale of the property and the loan to be made by Cendant. These and any other communication may be more fully addressed in the deposition of Mr. Mendes.

INTERROGATORY NO. 6

Please identify any contracts, including conditional or unconditional loan commitments, that you had with Cendant Mortgage concerning the Property. Please include in your answer as complete a description as possible of the terms of the contract.

INTERROGATORY 6 RESPONSE

Anthony Mendes refers Cendant to the documents produced by him and Doris Mendes. Anthony Mendes also states that Cendant agreed to provide a mortgage loan to him and his wife. In reliance on that agreement, Mr. and Mrs. Mendes executed a purchase and sale agreement and did not seek financing from any other entity.

INTERROGATORY NO. 7

If you contend that Cendant Mortgage made an unconditional commitment to make you a loan to purchase the Property, State the Basis for this contention.

INTERROGATORY 7 RESPONSE

Please see Response to Interrogatory 6.

**INTERROGATORY NO. 8**

If you contend that PHH Mortgage breached any contract or commitment identified in your answers to Interrogatory numbers 6 or 7, State the Basis for this contention.

**INTERROGATORY 8 RESPONSE**

Cendant breached its agreement by failing to provide a mortgage loan.

**INTERROGATORY NO. 9**

If you contend that all conditions of any Final Commitment that Cendant Mortgage made to you were fulfilled, State the Basis for this contention.

**INTERROGATORY 9 RESPONSE**

Anthony Mendes objects to this interrogatory on the ground that it is without foundation. Cendant agreed to provide him and his wife with a mortgage loan. None of the information allegedly requested in the "Final Commitment" altered that agreement.

**INTERROGATORY NO. 10**

If you contend that Cendant Mortgage made any false statements of material fact to you, State the Basis for this contention.

**INTERROGATORY 10 RESPONSE**

Mr. Mendes states that Cendant indicated that it would provide Mr. and Mrs. Mendes with a mortgage loan.

**INTERROGATORY NO. 11**

If you contend that you relied on any false statement that Cendant Mortgage made to you, State the Basis for this contention.

**INTERROGATORY 11 RESPONSE**

Mr. and Mrs. Mendes relied on Cendant's contention by locating and agreeing to purchase a home, by agreeing to pay Cendant the fees associated with closing a loan, and by not seeking assistance from any other lender as to approval for a mortgage commitment.

INTERROGATORY NO. 12

State the Basis for the allegations in paragraph 4 of the Complaint that "Cendant directed Mr. and Mrs. Mendes to apply for an FHA loan. Mr. and Mrs. Mendes did so only because Cendant directed them to do so."

INTERROGATORY 12 RESPONSE

Mr. Mendes directs Cendant to the loan application and Cendant's agreement which indicates that he and his wife would receive an FHA loan. Cendant sought an FHA loan without explaining its parameters and without any discussion with Mr. and Mrs. Mendes.

INTERROGATORY NO. 13

State the Basis for the allegations in paragraph 8 of the Complaint that "The rental amounts [for the Property] that [you] would have received amounted to more than \$1,500 per month."

INTERROGATORY 13 RESPONSE

Mr. and Mrs. Mendes did not need to satisfy this requirement based on Cendant's representations. Even if applicable, however, Mr. and Mrs. Mendes could have received rents in excess of \$2,300. Cendant also now claims that the rents which it set forth in the loan application would not be sufficient even though it had previously approved Mr. and Mrs. Mendes for an FHA loan based on the receipt of such rents.



INTERROGATORY NO. 14

State the Basis for the allegations in paragraph 14 of the Complaint that “FHA requirements did not require the rents even to exist, never mind be higher.”

INTERROGATORY 14 RESPONSE

Mr. Mendes objects to this interrogatory on the ground that it calls for a legal conclusion.

INTERROGATORY NO. 15

State the Basis for the allegations in paragraph 15 of the Complaint that “Mr. and Mrs. Mendes generated sufficient income through employment to qualify for the mortgage.” Please specify in your answer the type of mortgage that you are referencing in paragraph 15 of the Complaint, i.e., an FHA mortgage or some other type of mortgage.

INTERROGATORY 15 RESPONSE

Mrs. Mendes directs Cendant to the loan application and Cendant’s agreement that Mr. and Mrs. Mendes would receive a mortgage loan. Mr. and Mrs. Mendes also obtained based on this income a second loan as to a second property after the proposed sale of the Chilson Road property failed.

INTERROGATORY NO. 16

State the Basis for the allegations in paragraph 22 of the Complaint that “The addition of rental income to be received by Mr. and Mrs. Mendes to the home Located at 1-3 Chilson Street would have provided additional income which would have further enabled their ability to pay the \$297,000 mortgage on the Chilson Street property.”

INTERROGATORY 16 RESPONSE

Please see response to Interrogatory 13.

INTERROGATORY NO. 17

State the Basis for the allegations in paragraph 27 of the Complaint that “Cendant agreed to provide Mr. and Mrs. Mendes with \$307,545 in financing to purchase a home.”

INTERROGATORY 17 RESPONSE

Mrs. Mendes directs Cendant to its correspondence indicating that it would provide Mr. and Mrs. Mendes a mortgage loan.

INTERROGATORY NO. 18

State the Basis for the allegations in paragraph 28 of the Complaint that “Cendant breached that agreement by refusing to provide the insurance” [sic].

INTERROGATORY 18 RESPONSE

Mrs. Mendes states that insurance should be changed to mortgage loan. Cendant failed to provide a mortgage loan.

INTERROGATORY NO. 19

State the Basis for the allegations in paragraph 37 of the Complaint that “Cendant committed unfair and deceptive acts in violation of Section 2 of Mass. Gen. Laws Chapter 93A.”

INTERROGATORY 19 RESPONSE

Cendant agreed to provide Mr. and Mrs. Mendes with a mortgage loan. Cendant knew that Mr. and Mrs. Mendes would not therefore seek mortgage approval from another loan company. Cendant also told Mr. and Mrs. Mendes to execute a purchase and sale agreement. Cendant then understood that it would not provide the loan. As a result, Mr. and Mrs. Mendes lost the opportunity to purchase the property located on Chilson Street and lost the opportunity to obtain alternative financing for the purchase.

INTERROGATORY NO. 20

State the Basis for the allegations in paragraph 39 of the Complaint that “Cendant’s actions were willful.”

INTERROGATORY 20 RESPONSE

Anthony Mendes states that several examples of willful conduct include: Cendant intended to breach its agreement; Cendant knew that it would or could breach its agreement at the time it agreed to provide a mortgage loan to Mr. and Mrs. Mendes; Cendant breached its agreement when it knew that Mr. and Mrs. Mendes would lose the opportunity to purchase the property located on Chilson Street; Cendant failed to locate a second loan to facilitate Mr. and Mrs. Mendes purchasing of the property located on Chilson Street; Cendant instructed Mr. and Mrs. Mendes to execute a purchase and sale agreement but failed to inform them beforehand that Cendant would not provide such a loan based on the information submitted and; Cendant failed to provide Mr. and Mrs. Mendes with a loan even though the data in the application indicated that they qualified for such a loan.

INTERROGATORY NO. 21

For each item of damages that you claim, please state with as much detail as you can:

- (a) A full description of the item of damage;
- (b) The amount of each item of damage;
- (c) The components, if any, of each item of damage; and
- (d) How you calculate each component or item of damage.

INTERROGATORY 21 RESPONSE

- (a) Lost rental income and lost appreciation as to the property located on Chilson Street;

(b) (1) Lost rental amounts of more than \$200,000. This amount will be further refined based on the consideration of additional facts. Mr. and Mrs. Mendes will supplement this response;

(2) Loss as to valuation of property (more than \$200,000).

(c) See (b).

(d) See (b).

#### INTERROGATORY NO. 22

Please state the date on which you initially agreed to purchase the Property, and state the date(s) to which the closing was rescheduled and the reason for the rescheduled date(s).

#### INTERROGATORY 22 RESPONSE

Please see acceptance of offer to purchase, purchase and sale agreement, and relevant correspondence produced by Mr. and Mrs. Mendes.

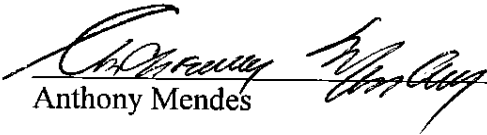
#### INTERROGATORY NO. 23

Please describe in as complete detail as possible your home at 895 School Street, Mansfield, Massachusetts, including the rooms in the house, the square footage of each room, and the square footage of the lot.

#### INTERROGATORY 23 RESPONSE

The home located at 895 School Street is a one family home. It does not generage any rent. The square footage of the lot is approximately 41,395 square feet. The home's square footage is approximately 1,392 square feet.


Signed under the penalties of perjury.

  
Anthony Mendes

AS TO OBJECTIONS

ANTHONY AND ANTHONY MENDES,

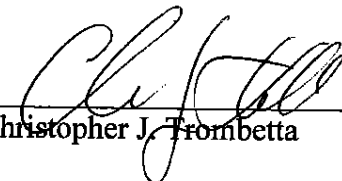
By their attorney,

  
Christopher J. Trombetta, BBO# 556923  
Law Office of Christopher J. Trombetta  
310 North Main Street, Suite 6  
Mansfield, Massachusetts 02048  
(508) 339-5900

Dated: March 8, 2006

CERTIFICATE OF SERVICE

I, Christopher J. Trombetta, do hereby certify that on March ~~8~~<sup>8</sup>, 2006 a copy of the foregoing document has been served via <sup>fax and</sup> first class mail on opposing counsel in this action.

  
Christopher J. Trombetta

UNITED STATES DISTRICT COURT  
DISTRICT OF MASSACHUSETTS

\_\_\_\_\_  
ANTHONY MENDES  
AND DORIS MENDES,

Plaintiffs,

v.

CENDANT MORTGAGE,

Defendant.

Civil Action No. 05CV11765DPW

**DORIS MENDES' RESPONSES TO  
DEFENDANT'S FIRST SET OF INTERROGATORIES**

Pursuant to Federal Rule of Civil Procedure 33, Plaintiff, Doris Mendes, hereby responds to Defendant's First Set of Interrogatories.

**DEFINITIONS AND OBJECTIONS**

"Mendes" means Anthony and Doris Mendes, their attorneys and persons acting at their direction or on their behalf.

"Cendant" means Cendant Mortgage, its predecessors, successors, affiliates, agents, servants, employees, attorneys and persons acting at its direction or on its behalf.

**RESPONSES**

**INTERROGATORY NO. 1**

Please state the name, home and business address, and home and business telephone number, of the person answering these interrogatories, and whether the person answering these interrogatories has complied with all of the instructions set forth above. If the person answering has not fully complied with any instruction, please identify the instruction and how the person answering has failed to comply therewith.

INTERROGATORY 1 RESPONSE

Doris Mendes

INTERROGATORY NO. 2

For each expert whom you expect to call as a witness at trial, please state:

- a. the name and business and home address of the expert;
- b. state the subject matter on which the expert is expected to testify, including the substance of the facts, opinions and conclusions to which the expert is expected to testify at trial, and a summary of the grounds for each opinion and conclusion;
- c. state the profession, occupation, or field in which you claim the witness is an expert; provide a summary of the expert's qualifications, including educational background, specialized training or experience, organizational memberships, past and present positions, and the name and address of the employer for each position; and identify all publications, papers, speeches, technical writings or other documents authored or edited by the expert;
- d. identify any proceedings including depositions, trials, hearings, agency or other proceedings, at which the expert has testified or submitted comments, whether orally, in writing, or both, including the issues involved and the substance of the expert's testimony or comments;
- e. identify all reports, memoranda, documents or other materials reviewed, considered or relied on by the expert in reaching each opinion or conclusion;
- f. identify all reports, memoranda, notes, or documents of any kind prepared in connection with this litigation by, for, or under the direction or supervision of any witness whom you expect to call as an expert at trial, and identify any person in addition to such expert who participated in the preparation of such reports, memoranda, notes, or documents.

INTERROGATORY 2 RESPONSE

Doris Mendes has not yet selected any experts.

INTERROGATORY NO. 3

State the name, and business and home address and telephone number, of each person with knowledge (whether first hand or otherwise), or likely to have knowledge (whether first hand or otherwise), of the facts or circumstances raised by the pleadings filed in this action. For each such person, state with particularity what facts you anticipate such person to know, and your reasons for believing the person to have such knowledge or information.

INTERROGATORY 3 RESPONSE

Greg Abbott – knowledge as to discussions and potential sale.

Anthony and Doris Mendes – knowledge as to discussions and potential sale.

Cendant employees named in defendant's initial disclosures – knowledge as to discussions and potential sale.

Doris Mendes reserves the right to supplement this response.

INTERROGATORY NO. 4

Please identify all communications between Mendes and Cendant Mortgage concerning the allegations in the Complaint or the property located at 1-3 Chilson Street, Mansfield, Massachusetts (the "Property").

INTERROGATORY 4 RESPONSE

Doris Mendes does not recall any verbal communication with Cendant. Various written communication are evidenced in the documents that she produced



INTERROGATORY NO. 5

Please identify all communications between Doris Mendes and any real estate broker concerning the allegations in the Complaint or the Property.

INTERROGATORY 5 RESPONSE

Doris Mendes does not recall any verbal communication with the broker.

INTERROGATORY NO. 6

Please identify any contracts, including conditional or unconditional loan commitments, that you had with Cendant Mortgage concerning the Property. Please include in your answer as complete a description as possible of the terms of the contract.

INTERROGATORY 6 RESPONSE

Doris Mendes refers Cendant to the documents produced by her and Anthony Mendes. Doris Mendes also states that Cendant agreed to provide a mortgage loan to her and her husband. In reliance on that agreement, Mr. and Mrs. Mendes executed a purchase and sale agreement, and did not seek financing from any other entity.

INTERROGATORY NO. 7

If you contend that Cendant Mortgage made an unconditional commitment to make you a loan to purchase the Property, State the Basis for this contention.

INTERROGATORY 7 RESPONSE

Please see Response to Interrogatory 6.

INTERROGATORY NO. 8

If you contend that PHH Mortgage breached any contract or commitment identified in your answers to Interrogatory numbers 6 or 7, State the Basis for this contention.

**INTERROGATORY 8 RESPONSE**

Cendant breached its agreement by failing to provide a mortgage loan.

**INTERROGATORY NO. 9**

If you contend that all conditions of any Final Commitment that Cendant Mortgage made to you were fulfilled, State the Basis for this contention.

**INTERROGATORY 9 RESPONSE**

Doris Mendes objects to this interrogatory on the ground that it is without foundation. Cendant agreed to provide her and her husband with a mortgage loan. None of the information allegedly requested in the "Final Commitment" altered that agreement.

**INTERROGATORY NO. 10**

If you contend that Cendant Mortgage made any false statements of material fact to you, State the Basis for this contention.

**INTERROGATORY 10 RESPONSE**

Cendant indicated that it would provide Mr. and Mrs. Mendes with a mortgage loan.

**INTERROGATORY NO. 11**

If you contend that you relied on any false statement that Cendant Mortgage made to you, State the Basis for this contention.

**INTERROGATORY 11 RESPONSE**

Mr. and Mrs. Mendes relied on Cendant's contention by locating and agreeing to purchase a home, by agreeing to pay Cendant the fees associated with closing a loan, and by not seeking assistance from any other lender as to approval for a mortgage commitment.

INTERROGATORY NO. 12

State the Basis for the allegations in paragraph 4 of the Complaint that “Cendant directed Mr. and Mrs. Mendes to apply for an FHA loan. Mr. and Mrs. Mendes did so only because Cendant directed them to do so.”

INTERROGATORY 12 RESPONSE

Mrs. Mendes directs Cendant to the loan application and Cendant’s agreement which indicates that she and her husband would receive an FHA loan. Cendant sought an FHA loan without explaining its parameters and without any discussion with Mr. and Mrs. Mendes.

INTERROGATORY NO. 13

State the Basis for the allegations in paragraph 8 of the Complaint that “The rental amounts [for the Property] that [you] would have received amounted to more than \$1,500 per month.”

INTERROGATORY 13 RESPONSE

Mr. and Mrs. Mendes did not need to satisfy this requirement based on Cendant’s representations. Even if applicable, however, Mrs. Mendes directs Cendant to the correspondence regarding rents. In addition, the relevant statement refers only to rents on two units. The rent on three units would have exceeded \$2,300. Furthermore, the rents set forth by Cendant in the application for a loan are approximately \$2,300. Cendant later claimed that such rents would not be sufficient even though it had indicated that Mr. and Mrs. Mendes would receive an FHA loan based on the receipt of such rents.

INTERROGATORY NO. 14

State the Basis for the allegations in paragraph 14 of the Complaint that “FHA requirements did not require the rents even to exist, never mind be higher.”

INTERROGATORY 14 RESPONSE

Mrs. Mendes objects to this interrogatory on the ground that it calls for a legal conclusion.

INTERROGATORY NO. 15

State the Basis for the allegations in paragraph 15 of the Complaint that “Mr. and Mrs. Mendes generated sufficient income through employment to qualify for the mortgage.” Please specify in your answer the type of mortgage that you are referencing in paragraph 15 of the Complaint, i.e., an FHA mortgage or some other type of mortgage.

INTERROGATORY 15 RESPONSE

Mrs. Mendes directs Cendant to the loan application and Cendant’s agreement that Mr. and Mrs. Mendes would receive a mortgage loan. Mr. and Mrs. Mendes also obtained based on this income a second loan as to a second property after the proposed sale of the Chilson Road property failed.

INTERROGATORY NO. 16

State the Basis for the allegations in paragraph 22 of the Complaint that “The addition of rental income to be received by Mr. and Mrs. Mendes to the home Located at 1-3 Chilson Street would have provided additional income which would have further enabled their ability to pay the \$297,000 mortgage on the Chilson Street property.”

INTERROGATORY 16 RESPONSE

Please see response to Interrogatory 13.

INTERROGATORY NO. 17

State the Basis for the allegations in paragraph 27 of the Complaint that “Cendant agreed to provide Mr. and Mrs. Mendes with \$307,545 in financing to purchase a home.”

INTERROGATORY 17 RESPONSE

Mrs. Mendes directs Cendant to its correspondence indicating that it would provide Mr. and Mrs. Mendes a mortgage loan.

INTERROGATORY NO. 18

State the Basis for the allegations in paragraph 28 of the Complaint that “Cendant breached that agreement by refusing to provide the insurance” [sic].

INTERROGATORY 18 RESPONSE

Mrs. Mendes states that insurance should be changed to mortgage loan. Cendant failed to provide a mortgage loan.

INTERROGATORY NO. 19

State the Basis for the allegations in paragraph 37 of the Complaint that “Cendant committed unfair and deceptive acts in violation of Section 2 of Mass. Gen. Laws Chapter 93A.”

INTERROGATORY 19 RESPONSE

Cendant agreed to provide Mr. and Mrs. Mendes with a mortgage loan. Cendant knew that Mr. and Mrs. Mendes would not therefore seek mortgage approval from another loan company. Cendant also told Mr. and Mrs. Mendes to execute a purchase and sale agreement. Cendant then understood that it would not provide the loan. As a result, Mr. and Mrs. Mendes lost the opportunity to obtain financing to purchase the property located on Chilson Street.

INTERROGATORY NO. 20

State the Basis for the allegations in paragraph 39 of the Complaint that “Cendant’s actions were willful.”

INTERROGATORY 20 RESPONSE

Several examples of willful conduct include: Cendant intended to breach its agreement; Cendant knew that it would or could breach its agreement at the time it agreed to provide a mortgage loan to Mr. and Mrs. Mendes; Cendant breached its agreement when it knew that Mr. and Mrs. Mendes would lose the opportunity to purchase the property located on Chilson Street; Cendant failed to locate a second loan to facilitate Mr. and Mrs. Mendes purchasing of the property located on Chilson Street; Cendant instructed Mr. and Mrs. Mendes to execute a purchase and sale agreement but failed to inform them beforehand that Cendant may not provide such a loan and; Cendant failed to provide Mr. and Mrs. Mendes with a loan even though the data in the application indicated that they qualified for such a loan.

INTERROGATORY NO. 21

For each item of damages that you claim, please state with as much detail as you can:

- (a) A full description of the item of damage;
- (b) The amount of each item of damage;
- (c) The components, if any, of each item of damage; and
- (d) How you calculate each component or item of damage.

INTERROGATORY 21 RESPONSE

(a) Lost rental income and lost appreciation as to the property located on Chilson Street;

(b) (1) Lost rental amounts of more than \$200,000. This amount will be further refined based on the consideration of additional facts. Mr. and Mrs. Mendes will supplement this response;

- (2) Loss as to valuation of property (more than \$200,000).
- (c) See (b).

(d) See (b).

INTERROGATORY NO. 22

Please state the date on which you initially agreed to purchase the Property, and state the date(s) to which the closing was rescheduled and the reason for the rescheduled date(s).

INTERROGATORY 22 RESPONSE

Please see acceptance of offer to purchase, purchase and sale agreement, and relevant correspondence produced by Mr. and Mrs. Mendes.

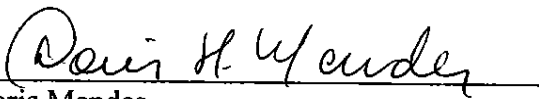
INTERROGATORY NO. 23

Please describe in as complete detail as possible your home at 895 School Street, Mansfield, Massachusetts, including the rooms in the house, the square footage of each room, and the square footage of the lot.

INTERROGATORY 23 RESPONSE

The home located at 895 School Street is a one family home. It does not generate any rent. The square footage of the lot is approximately 41,395 square feet. The home's square footage is approximately 1,392 square feet.

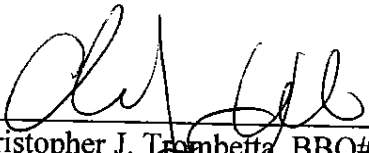
Signed under the penalties of perjury.

  
Doris Mendes

AS TO OBJECTIONS

DORIS AND ANTHONY MENDES,

By their attorney,

  
\_\_\_\_\_  
Christopher J. Trombetta, BBO# 556923  
Law Office of Christopher J. Trombetta  
310 North Main Street, Suite 6  
Mansfield, Massachusetts 02048  
(508) 339-5900

Dated: March 8, 2006

CERTIFICATE OF SERVICE

I, Christopher J. Trombetta, do hereby certify that on March 8, 2006 a copy of the foregoing document has been served via <sup>first</sup> first class mail on opposing counsel in this action.

  
\_\_\_\_\_  
Christopher J. Trombetta